ENVIRONICS RESEARCH GROUP

ROP # 459-06

Any questions regarding this report can be addressed to:

Communications and Marketing Branch
Industry Canada
C.D. Howe Building
Room 204E, 235 Queen Street
Ottawa Ontario K1A 0H5
Canada
Telephone: 613-943-2545
Fax: 613-952-5162
Email: ResearchAdvertising_RecherchePublicite@ic.gc.ca

FINAL REPORT

2007 Canadian Consumer Mass Marketing Fraud Survey

Prepared for:
Competition Bureau Canada

Report date: February, 2008

Ce rapport est aussi disponible en français

Contract number: U3200-062514/001/CY
Contract date: 2007-03-02

TABLE OF CONTENTS

Executive Summary i

Introduction 1

Awareness and Exposure 5

Details of Fraudulent Contacts 11

Victimization 15

Impacts of Mass Marketing Fraud 19

Reporting of Mass Marketing Fraud 23

Exposure and Victimization of Other Household Members 27

Perceived Seriousness of the Problem of Mass Marketing Fraud 29

Appendices:

A. Profiles of Specific Frauds

B. Survey Methodology

C. Questionnaire

D. Detailed Banner Tables (under separate cover)

EXECUTIVE SUMMARY

Competition Bureau Canada (Bureau) is an independent federal law enforcement agency that contributes to the prosperity of Canadians by protecting and promoting competitive markets and enabling informed consumer choice. As part of its mandate, the Bureau administers the *Competition Act* that includes provisions related to the enforcement of some types of Mass Marketing Fraud (MMF). In this capacity, Bureau officials routinely work in partnership with other law enforcement agencies in Canada and across the world to tackle such fraudulent activities. To combat MMF, the Bureau plays an active role in six regional enforcement partnerships in place across Canada.[1]

Objectives

The Bureau commissioned the 2007 Canadian Consumer Mass Marketing Fraud Survey with the overall purpose of investigating the experiences and perceptions of a random selection of Canadians related to 12 specific types of consumer MMF activity.

In this survey, MMF is defined as fraud committed via mass communication media using the telephone, mail and the Internet (including deceptive email, but NOT identity theft[2] or so-called "phishing"[3] activities). Targets of such scams that report having paid out money in response to a fraud are referred to as "victims" of MMF throughout this report.

The 12 different types of consumer MMF examined in the study were chosen by the Bureau based on self-reported victim complaint data, as reported to the Canadian Anti-Fraud Call Centre - PhoneBusters. The 12 consumer MMFs chosen include: prize lottery or sweepstakes fraud, West African or 419 fraud, employment / work from home fraud, cheque cashing / money transfer job fraud, overpayment for sale of merchandise fraud, advance fee loan fraud, upfront fee for credit card fraud, bill for unsuitable merchandise fraud, bogus health product or cure fraud, advance fee vacation fraud, high-pressure sales pitch vacation fraud and investment fraud. (These frauds are explained in further detail in the report.) It is important to emphasize that the focus of this study

[1] Partnerships include: the Vancouver Strategic Alliance, the Royal Canadian Mounted Police (RCMP)-led Projects Emptor (Vancouver) and COLT (Montreal); the Alberta Partnership Against Cross Border Fraud; the Toronto Strategic Partnership; and the Atlantic Partnership – Combating Cross Border Fraud.

[2] the use of stolen personal information to impersonate someone, generally for financial fraud purposes. An identity theft may involve impersonating a victim to gain access to existing bank accounts or take out bank loans, or for other fraudulent purposes.

[3] impersonation of a trusted person or organization in order to steal a person's personal information, generally for the purpose of "identity theft". For example, an email message may appear to be from a well-known bank asking recipients to visit a website to confirm their account details, but the website is actually controlled by a hostile party.

was solely on Canadian consumers. It did not, for example, examine foreign targets or victims of Canadian-based frauds, nor did it examine MMFs targeting Canadian businesses.

The survey's specific objective was to generate a solid baseline of national data regarding the incidence of the 12 types of consumer MMF assessed and the level of victim losses resulting from these particular frauds. The survey examined in detail Canadian consumers' experiences with the 12 types of consumer MMFs over a 12-month time frame.

Key Findings and Conclusions

What was the Level of Overall MMF Awareness Among Canadian Consumers?
Awareness of the 12 consumer MMFs examined is very high, with nine in ten Canadians familiar. Consumer MMF in general is perceived to be a serious issue by almost nine in ten Canadians and a very serious issue by four in ten.

How Many Canadian Consumers were Targeted by MMF Operators?
Almost six in ten (58%) adult Canadians reported they had been targeted in the past 12 months by one of the 12 frauds. This amounts to some **15 million** adult Canadians. The very act of being targeted can have significant impacts, regardless of whether or not the target actually falls victim to the fraud attempt. For example, targets of these MMFs report receiving an average of **16** fraudulent contacts over the past 12 months, with these contacts usually coming by telephone or email. Targets report monetary demands from the fraud artists averaging **$4,700.**

What Kinds of Impacts were Reported by Canadians as a Result of their MMF Experiences?
The survey findings clearly show that the impacts of MMF go beyond direct financial losses of victims (which the findings indicate for this group of frauds alone are at least **$450 million**). There is the inconvenience and stress of dealing with many fraudulent contacts over the year. What is also striking is that, for the most part, victims are not reporting these fraudulent contacts: almost nine in ten speak to no one about the fraud attempt. Fully one-quarter (25%, rising to 57% among victims) indicate they have changed the way they shop for things as a result of being targeted by MMF operators. Almost three in ten (28%) have changed the way they pay for things when they shop. Further, over half (57%) of victims report that the victimization has changed their behaviour and attitudes in a more general way, including common tactics like "just hanging up" (mentioned by 15%), and throwing out or deleting junk mail or emails (mentioned by 10%).

About one-third of targets report a change in their purchasing behaviour, and 45% report a change in the way they deal with unsolicited contacts. Ten percent (10%) are now more suspicious or

careful in doing business over the phone, mail or the Internet. Clearly, these behavioural changes and choices on the part of Canadian consumers who have been both victimized and targeted by MMF operators can have an impact on legitimate businesses, especially those that operate online or use telemarketing.

How Many Canadians Reported Being Victimized by MMF Operators?

About four percent (translating into **one million** adult Canadians) have fallen victim over the past 12 months to one or more of the 12 consumer MMFs examined. The survey results debunk the myth that the usual MMF victim is older and poorly educated. In fact, anyone can be a victim: MMF victimization crosses all demographic and socio-economic strata. Victims can be found across the nation and include the well-educated as well as the poorly-educated, the rich as well as the poor, and the young as well as the old. In fact, younger Canadians, including people 18 to 29 years of age (31%) are highly susceptible to being victimized by MMF operators, as are Canadians 30 to 44 years of age (33%), reinforcing the fact that seniors are not disproportionately targeted by fraud artists in this country.

What Differences were Found Between Victims and Targets?

While Canadian targets of the 12 consumer MMFs examined report an average of **16** contacts from MMF artists over the past 12 months, this number rises to an average of **21** contacts among MMF victims. On average, victims of the 12 consumer scams examined also report demands from fraud artists averaging **$1,900** and direct financial losses ranging from a few dollars to **$50,000.** The difference between the amounts reported by victims as opposed to amounts that were demanded according to targets may be a function of victims being more likely to recall even the smallest amounts demanded by the fraudsters. As well, fraud targets with higher levels of education tend to report requests for higher sums, rising to a mean of some **$6,700** among university graduates.

What are the Implications of the Survey Findings for Canadian Partners?

For Canadian partners involved in the fight against MMF in Canada, this survey represents an important tool to better understand why some people fall victim to these kinds of scams and what distinguishes them from those who do not. It highlights what consumer segments are at particular risk and provides an understanding of what losses and other impacts are incurred by those who fall victim, as well as those that are targeted. The findings will also assist the Competition Bureau Canada in its on-going efforts to inform consumers how to protect themselves against MMF.

Methodology

The research consisted of telephone interviews conducted from June 13 to August 14, 2007 with a representative sample of 6,116 Canadians aged 18 years or older. A national sample of 6,116 provides results accurate to within 1.3 percentage points in 19 out of 20 samples. A more detailed description of the methodology used in conducting this study is presented as an appendix to the report, along with a copy of the questionnaire.

INTRODUCTION

Background

The Competition Bureau Canada (the Bureau) is an independent law enforcement agency that contributes to the prosperity of Canadians by protecting and promoting competitive markets and enabling informed consumer choice. Its role is to promote and maintain fair competition so that all Canadians can benefit from competitive prices, product choice and quality services. Headed by the Commissioner of Competition, the organization investigates anti-competitive practices and promotes compliance with the laws under its jurisdiction, including the *Competition Act*, the *Consumer Packaging and Labelling Act*, the *Textile Labelling Act* and the *Precious Metals Marking Act*.

One element of the Bureau's mandate is the enforcement of laws against fraudulent practices. With globalization, the growing use of technology and the increased sophistication of certain criminal activities, the issue of fraud has become a growing concern for Canada, as well as other countries. One type of fraud of particular concern is consumer Mass Marketing Fraud (MMF). Frauds within this category are perpetrated on a large scale and use mass media such as telephone, Internet, and regular or electronic mail to target consumers.

At present, there is no widely accepted estimate of the scope of the consumer MMF problem in Canada, nor empirical evidence attesting to its financial impacts and its effects on consumer attitudes and behaviour. Instead, officials tend to focus mainly on financial impacts and to use figures based on extrapolated information drawn from the number of known MMF operations together with estimates of total losses based on amounts actually reported to the authorities. As these figures are not based on empirical observations of the Canadian population as a whole, and as different organizations develop their estimates in different ways, it is difficult to systematically monitor the extent of fraudulent activity over time.

The lack of solid national data on consumer MMF in Canada also means that it is difficult for Canadian partners to develop common messages. This can result in conflicting statements regarding the extent of the problem in Canada which, in turn, can undermine the effectiveness of prevention and public education efforts, as well as the ability of Canadian enforcement partners to demonstrate the seriousness of the consumer MMF problem in this country.

Beginning in 2004, the Bureau considered some possible approaches to improve upon the availability of national MMF data in Canada. One of the approaches considered to be beneficial was the idea of a national population survey that, together with data pulled from closed investigative files, could be used to generate a more accurate understanding of the scope and nature of Canadian-based MMF.

Internationally, two of Canada's partners – the United States' Federal Trade Commission and the United Kingdom's Office of Fair Trading – have both completed consumer fraud surveys, the results of which have proved highly beneficial in demonstrating the seriousness of MMF in those countries.

2007 Canadian Consumer Mass Marketing Fraud Survey

The 2007 Canadian Consumer Mass Marketing Fraud Survey is the first national exploratory survey of its kind in Canada. The overall purpose of the survey was to investigate the experiences and perceptions of Canadians related to 12 specific consumer MMFs.

For purposes of this survey, MMF is defined as fraud committed via mass communication media using the telephone, mail and the Internet. The reader should note that this definition includes instances of deceptive SPAM, but excludes identity theft[4] and so-called "phishing"[5] activities.

The 12 consumer MMFs included in this study were chosen by the Bureau based on self-reported victim complaint data as reported by the Canadian Anti-Fraud Call Centre - PhoneBusters, a joint program of the Competition Bureau Canada, the Ontario Provincial Police, and the Royal Canadian Mounted Police. The 12 most frequently-reported scams were selected for inclusion.

The survey examined in detail adult Canadian consumers' experiences with the 12 types of consumer MMFs over a 12-month timeframe. It is important to emphasize that the study did **not** examine foreign targets or victims of Canadian-based frauds, nor did it examine the experiences of Canadian businesses targeted by MMF. More specifically, the major objective of this survey is to generate a solid baseline of national data regarding the incidence of the 12 types of consumer MMF assessed

[4] the use of stolen personal information to impersonate someone, generally for financial fraud purposes. An identity theft may involve impersonating a victim to gain access to existing bank accounts or take out bank loans, or for other fraudulent purposes.

[5] impersonation of a trusted person or organization in order to steal a person's personal information, generally for the purpose of "identity theft." For example, an email message may appear to be from a well-known bank asking recipients to visit a website to confirm their account details, but the website is actually controlled by a hostile party.

and the level of victim losses resulting from these particular frauds. This will be used to generate more accurate estimates on the scope and seriousness of this problem.

The 2007 Canadian Consumer Mass Marketing Fraud Survey was based on telephone interviews conducted with a representative sample of 6,116 Canadians, 18 years of age and older. The interviews were conducted between June 13 and August 14, 2007. The sample was stratified to ensure adequate representation by region of residence. A national sample of this size will provide results accurate to within plus or minus 1.3 percentage points in 19 out of 20 samples (a larger margin of error will apply to subgroups of this population). A more detailed description of the methodology used to conduct this survey is presented in Appendix B and a copy of the questionnaire is presented in Appendix C.

Report Synopsis

This report presents a detailed analysis of the survey data in seven sections, addressing results at the national level and for relevant subgroups. The first section examines awareness of, and exposure to, the 12 consumer MMFs examined in aggregate. The next section investigates the details of the fraudulent contacts. The third section examines victimization (defined as paying out money in response to an MMF contact) and includes a profile of targets and victims of the 12 consumer MMFs examined. Following this section is a look at the costs of victimization, including both monetary and non-monetary costs. The fifth section examines how the frauds are recognized and whether or not they are reported (and to whom). The next section examines the MMF experiences of others in the respondent's household. The final section examines the perceived severity of the MMF problem in Canada.

A profile of each of the 12 consumer MMFs assessed in the survey is presented in Appendix A.

Unless otherwise noted, all results are expressed as a percentage. Subgroup differences are noted in the text only when statistically significant.

AWARENESS AND EXPOSURE

The 2007 Canadian Consumer Mass Marketing Fraud Survey focuses on Canadians' awareness of and contact with 12 different types of consumer Mass Marketing Fraud (MMF). These were chosen based on self-reported victim complaint data, as reported to the Canadian Anti-Fraud Call Centre - PhoneBusters. Brief descriptions of each of the 12 MMFs assessed in the study appear below. These are the same definitions that were read to survey respondents:

Prize, lottery or sweepstakes fraud
The target of the fraud is advised that they have won (or have a chance to win) something, but are required to purchase something or pay an advance fee in order to receive the prize.

West African or 419 fraud
This fraud involves a request for assistance in transferring a large sum of money from another country to Canada. The person is asked to pay a fee before the "fortune" can be released, but the fortune is fictitious and the target of the fraud never receives what was promised.

Employment/work from home fraud
The target of the fraud is offered employment and requested to pay an advance fee to secure the job or to obtain materials to do work from home. The job offer promises more earnings than are possible.

Cheque cashing/money transfer job fraud
The target of the fraud is offered a job evaluating the services provided by cheque-cashing or money-transferring companies. The target is given cheques or funds to cash or transfer, but these turn out to be counterfeit or stolen.

Overpayment for sale of merchandise fraud
The target of this fraud is an individual selling or renting something. The target receives a counterfeit cheque or money order for more than the asking price and is asked to cash the cheque and send the difference back to the sender.

Advance fee loan fraud
The target is offered a loan (regardless of credit rating) for which an advance fee must be paid. The loan is never received.

Upfront fee for credit card fraud
The target is offered a credit card if an advance fee is paid, but the card is never received.

Bill for unsuitable merchandise fraud

The target has ordered something through the Internet or a mail-order catalogue and paid for the item. The item does not arrive, arrives at a very late date or is not at all what was expected.

Bogus health product or cure fraud

The target purchases a health product or cure that does not work as advertised.

Advance fee vacation fraud

The target is required to pay an advance fee to secure or hold a discount or free vacation.

High-pressure sales pitch vacation fraud

The target is offered a free gift or reward to attend a sales presentation where he or she is subjected to high-pressure sales tactics and/or misleading offers.

Investment fraud

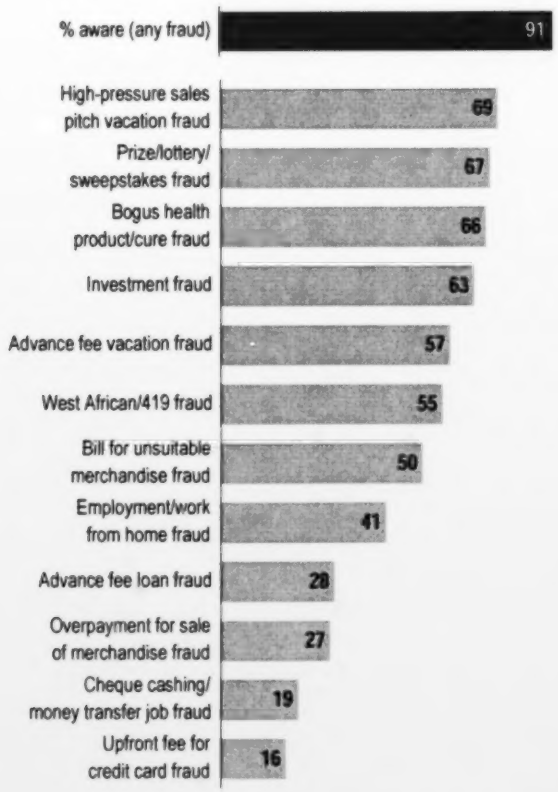
The target is offered an investment opportunity promising higher than normal returns, but loses most or all of the money that he or she supposedly invested.

Overall Awareness

Nine in ten Canadians are aware of at least one of the 12 consumer Mass Marketing Frauds examined. Awareness is highest for the high-pressure sales pitch vacation fraud.

Overall, nine in ten Canadians (91%) are aware of at least one of the 12 consumer MMFs that are the subject of this study. Awareness of the individual frauds varies widely, ranging from 69 percent for the high-pressure sales pitch vacation fraud to only 16 percent for the upfront fee for credit card fraud.

Awareness of Mass Marketing Fraud (%)
2007


% aware (any fraud) 91
High-pressure sales pitch vacation fraud 69
Prize/lottery/ sweepstakes fraud 67
Bogus health product/cure fraud 66
Investment fraud 63
Advance fee vacation fraud 57
West African/419 fraud 55
Bill for unsuitable merchandise fraud 50
Employment/work from home fraud 41
Advance fee loan fraud 28
Overpayment for sale of merchandise fraud 27
Cheque cashing/ money transfer job fraud 19
Upfront fee for credit card fraud 16

7a-18a. Have you ever heard of the...?

Nationally, awareness of these frauds generally increases with education and income. Awareness of the 12 MMFs assessed is also affected by attitudinal factors. Specifically, awareness generally rises with the Consumption Attitudes Index value[6] and the level of personal financial concern[7].

Awareness of all 12 frauds is lowest in Quebec, often by a wide margin. Overall, only 80 percent of Quebecers are aware of at least one of the twelve types of MMF, compared with 91 percent among Canadians generally.

Exposure

Two-thirds of Canadians report having been exposed, through direct or indirect contact, to at least one of the 12 consumer MMFs examined, with just under six in ten targeted over the past 12 months.

Canadians were asked whether they had been exposed to each of the 12 consumer MMFs examined. Depending on the fraud, this contact could be direct (telephone or email, for example) or indirect (such as mass market advertising).

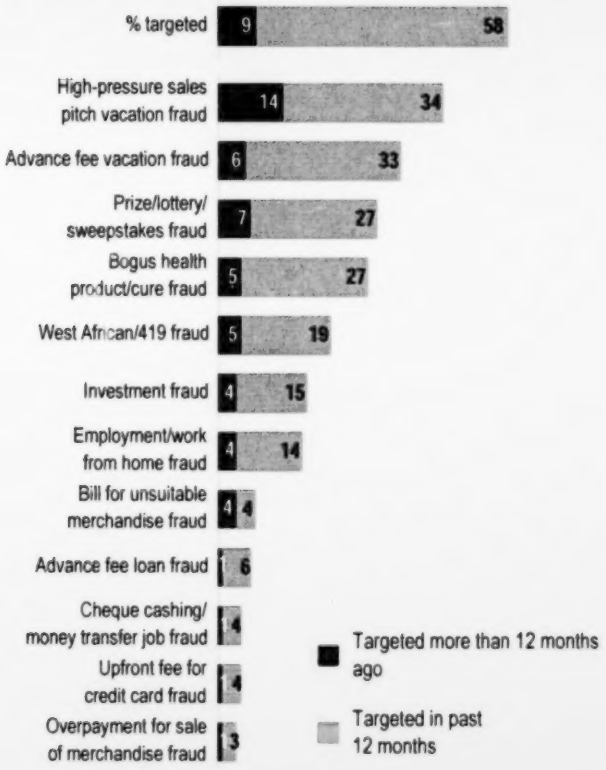
Two-thirds of Canadians (67%) indicate having been directly or indirectly exposed to one or more of the 12 consumer MMFs examined in the study. Just under six in ten (58%) have been exposed in the past 12 months. For most frauds, 78 percent to 88 percent of Canadians who report exposure to a given fraud say that their last exposure was in the past 12 months. There are two notable exceptions: 70 percent of those reporting exposure to the high-pressure sales pitch vacation fraud and only 52 percent of those exposed to the bill for unsuitable merchandise fraud indicate that their exposure was in the past 12 months.

In terms of individual frauds, the incidence of being targeted in the past 12 months ranges from one-third (34%) for the high-pressure sales pitch vacation fraud to fewer than one-in-twenty (3%) for the overpayment for sale of merchandise fraud.

[6] The Consumption Attitudes Index is calculated from Q34c, Q35a and Q35c of the survey questionnaire. The Index measures attitudes toward consumerism, with higher Index values implying a more positive attitude toward consumption.

[7] Level of agreement with the statement "I am very concerned that I will not have enough money to live comfortably in the future" (Q34f of survey questionnaire).

Targeted for Mass Marketing Fraud (%)
2007



7b-18b. Have you yourself ever been approached or contacted about...?

7c-18c. Was this within the past 12 months?

As is the case with awareness, reports of direct or indirect exposure (in the past 12 months) to most of the 12 consumer MMFs examined tends to increase with education and income but is substantially lower in Quebec than in other regions of the country.

As with awareness, reported exposure (in the past 12 months) to the 12 MMFs is generally associated with higher Consumption Attitudes Index values and higher levels of financial concern.

Frequency of Contacts Made by Fraud Artists (Last 12 Months)

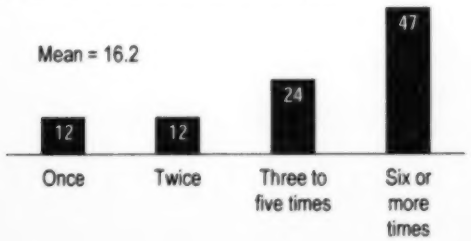
Canadian targets of the 12 consumer MMFs examined report an average of 16 contacts from MMF artists over the past 12 months. This number rises to 21 contacts among victims.

Those targeted for one of the 12 consumer MMFs examined over the past 12 months were asked how many times they had been contacted over that period.

Overall, targets report an average of about **16** contacts in the past 12 months. The median number of such contacts is five. Victims of one or more of the 12 consumer MMFs (i.e., those who paid out money in response to the fraudulent contact) report an average of **21** contacts. While about half (48%) of past-12-month targets report having been contacted five times or less over that period (including indirect contacts such as coming across ads or offers), an equal number (47%) report six or more such contacts.

Number of Times Target was Contacted (Past 12 Months)

2007 All frauds combined (%)



Base = Targets of Mass Marketing Fraud (n=3,520)

19. How many times in the past 12 months did you come across ads or offers or were you contacted about this type of fraud?

In terms of individual frauds, the mean number of contacts in the past 12 months ranges from about three (for the bill for unsuitable merchandise fraud) to about 17 (for the bogus health product or cure fraud).

DETAILS OF FRAUDULENT CONTACTS

Canadians who were targeted in the past 12 months by one of the 12 consumer MMFs examined were asked a series of questions regarding the details of the contacts made by the fraud artist.

Amount of Money Rrequested by Fraud Artist in Past 12 Months

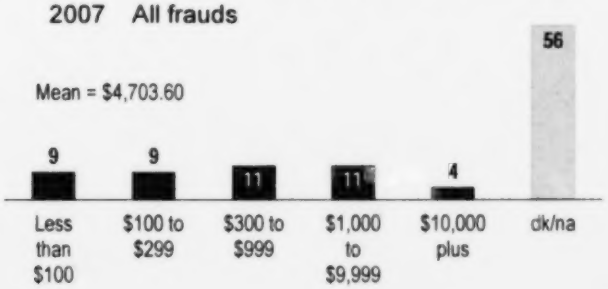
More than four in ten Canadian targets of the 12 consumer MMFs examined indicate being asked to pay a specific amount of money to the fraud artist. The average amount requested is $4,700.

Across the 12 consumer MMFs examined, over four in ten (44%) Canadian targets (over the past 12 months) report being asked to pay a specific amount of money to the fraud artist. Most of the remainder either cannot recall a specific amount or indicate that the fraud did not progress to the point where money was requested. A small number indicate that they refused to give financial information (such as a credit card number) to the fraud artist.

Although most requests for money were for under $1,000, requests for over $1,000 were not uncommon, and requests of $10,000 or more were reported by four percent of targets. On average, those who were asked for money indicate that they were requested to pay approximately **$4,700.** Victims of the 12 MMFs report an average amount requested of approximately **$1,900**. The lower average among victims may be a function of their being more likely to recall the smaller amounts requested of them. Fraud targets with higher levels of education tend to report requests for higher sums, rising to a mean of some $6,700 among university graduates.

Amount Demanded as Part of Fraud (%)

2007 All frauds



Base = Targets of Mass Marketing Fraud (n=3,520)

22. Still thinking about that most recent time, how much was the bill or amount that you were requested to pay?

The extent to which targets report being asked for specific sums of money varies by type of MMF. For example, in the bill for unsuitable merchandise fraud, the bill itself is a major element of the fraud attempt. Thus, it is not surprising that more than eight in ten Canadian targets of this fraud (82%) report being asked for a specific sum of money. For the other types of consumer MMF assessed, the proportion of targets asked for a specific sum of money ranges from 27 percent (for the West African or 419 fraud) to 44 percent (for the overpayment for sale of merchandise fraud).

The average amount requested of the target by the fraud artist also varies widely by fraud. For two of the twelve consumer MMFs examined, the mean amount requested was under $1,000 ($183 for the bill for unsuitable merchandise fraud and $655 for the advance loan fee fraud). For most of the other frauds, the mean amount requested was between $1,000 and $7,000. The West African or 419 fraud was the only fraud examined where the mean amount requested was over $7,000 ($19,227).

Method of Contact Used by Fraud Artists (Last 12 Months)

The telephone is the most common method by which fraud artists contact their targets, with almost six in ten Canadian targets reporting telephone contact. E-mail is the next most common method (36%).

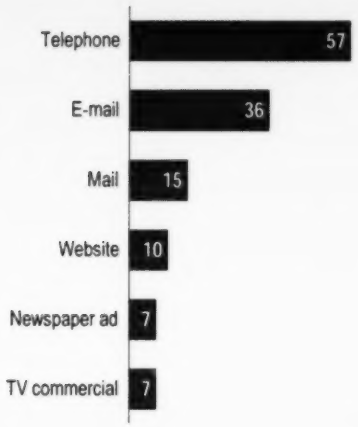
Overall, telephone is the most common method by which fraud artists contact targets of the 12 consumer MMFs examined. Almost six in ten targets of one of these MMFs in the past 12 months (57%) report that they were contacted by telephone. E-mail is the next most common method of contact, with just over one-third (36%) reporting this method.

Other methods of contact are less common. Fifteen percent report contact through the mail, while 10 percent saw a solicitation for a fraudulent scheme on a website. No other method of solicitation is mentioned by more than seven percent of targets.

It is interesting to note that victims of one of the 12 consumer MMFs examined are less likely than are targets to report contact by telephone (47%) or email (27%) and are more likely to report responding to a website (30%), mail solicitation (25%) or television ad (14%).

How Target was Contacted (%)

2007 All frauds combined Top mentions



Base = Targets of Mass Marketing Fraud (n=3,520)

20. Thinking about the most recent time, how were you contacted or where did you come across the ad or offer about this scheme?

The method of contact is heavily dependent on the specific type of MMF. Some types of fraud are generally initiated through telephone contact. These include the advance vacation fee fraud (82%) and the high-pressure sales pitch vacation fraud (73%). The prize, lottery or sweepstakes fraud (36%) and the upfront fee for credit card fraud (32%) are also most commonly initiated by a telephone contact.

The West African or 419 fraud is generally initiated via e-mail contact; eight in ten targets of this fraud (81%) report that their most recent contact for this scheme was by e-mail. Most of the other consumer MMFs assessed are most commonly initiated in this manner, but often use other channels as well. An exception is the bill for unsuitable merchandise fraud – this fraud is most commonly initiated through a website (48%).

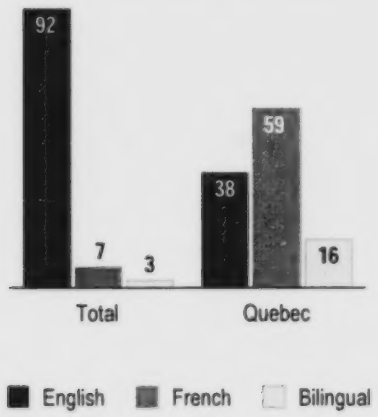
Language of Contact Used by Fraud Artist (Last 12 Months)

More than nine in ten targets report receiving contact in English. In Quebec, just under six in ten report being contacted in French, with 16% reporting a bilingual contact.

Overall, 92 percent of Canadians who were targeted for one of the 12 consumer MMFs examined indicate that the last contact they had was in English. In Quebec, just under six in ten (59%) report that the contact was in French, with an additional 16 percent reporting a bilingual contact.

Language of Approach (%)

2007 All frauds combined



Base = Targets of Mass Marketing Fraud (n=3,520)

21. And in which language was that specific approach or solicitation made?

The relatively low proportion of French contacts in Quebec (relative to the francophone population) may be a factor in the low levels of awareness and targeting in that province for the 12 consumer MMFs examined.

VICTIMIZATION

Those targets of the 12 consumer MMFs examined who reported paying out money in response to a fraud attempt in the past 12 months were classified as "victims" of MMF.

Just under one in twenty Canadians (3.8%) report having fallen victim to one of the 12 consumer MMFs examined over the past 12 months. This amounts to some 975,000 Canadians.

While more than half of Canadians have been targeted over the past year by one of the 12 consumer MMFs examined, fewer report that they have actually been victimized. Just under one in twenty Canadians (3.8%) report having been the victim of at least one of the 12 consumer MMFs examined in this study over the past year. This amounts to some **975,000** Canadians. Furthermore, just under one in ten victims (7%) report having been victimized by *more than one type of fraud* in the past year.

In terms of individual frauds, victimization rates vary substantially. The victimization rate is highest for the bill for unsuitable merchandise fraud, with 2.4 percent of Canadians reporting having fallen victim to that fraud over the past year. In addition, 1.9 percent report having been victimized by the bogus health care or cure fraud. It is interesting to note that, for both these types of fraud, victimization rates are highest among those under 30 (4.8% for the bill for unsuitable merchandise fraud and 3.3% for the bogus health care or cure fraud) and among those with a high Consumption Attitudes Index value (4.2% and 3.4%, respectively).

Victimization Rates by Fraud	(%)
Bill for unsuitable merchandise fraud	2.4
Bogus health product or cure fraud	1.9
High-pressure sales pitch vacation fraud	0.5
Employment/work from home fraud	0.5
Advance fee vacation fraud	0.4
Prize, lottery or sweepstakes fraud	0.3
Investment fraud	0.2
Overpayment for sale of merchandise fraud	0.1
Cheque cashing/money transfer job fraud	<0.1
Advance fee loan fraud	<0.1
Upfront fee for credit card fraud	<0.1
West African or 419 fraud	0

A profile of victims and targets of the 12 consumer MMFs examined is shown on the following pages. This table shows the demographic and behavioural characteristics of victims, those who have been targeted over the past 12 months, those who have ever been targeted and those who have never been targeted. Bold type is used to highlight significant differences between the characteristics of specific groups and the population as a whole. (Percentages in the table may not add to 100% due to rounding and the exclusion of "don't know" categories.)

Examination of this table reveals a number of characteristics of victims. Demographically, the most striking characteristic of victims is their youth. Almost one-third of victims (31%) are under 30, while only 19 percent of the population as a whole falls into this category. Regionally, victims (along with targets) are more likely to live in Ontario (44%, versus 38% of Canadians as a whole). It is interesting to note that, although victims of MMF are less likely to live in Quebec, the victimization rate in that province, expressed as a proportion of those targeted, is actually somewhat above the national average.

Victims are also disproportionately likely to have annual household incomes between $30,000 and $60,000 (38%, versus 26% in the general population). In addition, victims are twice as likely as the general population to be at home full-time (10% versus 5%, respectively).

Attitudinally, victims are, not surprisingly, more likely to self-assess as more "trusting" than the average Canadian (52% versus 41%, respectively) and are more likely to have contributed to a charity in the past 12 months. In addition, they are much more likely to score as "high" on the Consumption Attitudes Index (44% among victims vs. 27% among Canadians as a whole). Victims are also more likely to have a high level of financial concern (39% vs. 30% in the population at large) and to feel they are carrying as much debt as they can handle (44% vs. 36% among Canadians in general).

In terms of purchase behaviour, victims of the 12 consumer MMFs examined are also much more likely than the average Canadian to buy from telemarketers or over the Internet. Victims are three times more likely to indicate that they have bought something from a telemarketer (9% vs. 3% among the general population). In addition, they have made an average of just over 7.6 purchases using the Internet in the past 12 months, compared to 4.4 among Canadians in general.

Victims are also significantly less risk-averse in their purchase behaviour, relative to the average Canadian. Victims are three times more likely than the average Canadian to have purchased something through a telemarketer from a company with which they had not previously done business (3% vs. 1%). In addition, victims are more than three times as likely as the average

Canadian to have made a purchase in response to an unsolicited letter or e-mail (14% vs. 4%, respectively).

Profile of Targets and Victims of Mass Marketing Fraud (%)

	Total	Victim	Target (1 yr)	Target (Ever)	Never Target
Age					
18-29	19	**31**	19	19	20
30-44	29	**33**	31	31	25
45-59	25	20	26	26	24
60+	21	13	19	20	25
Education					
Less than high school	25	28	19	19	35
College	30	28	30	30	29
Some university	10	10	11	11	8
University graduate	34	33	40	38	26
Employment status					
Full-time	55	59	59	59	43
Part-time	8	10	8	8	9
Stay at home	5	**10**	5	5	5
Unemployed	4	4	4	4	6
Retired	20	10	18	18	25
Income					
Up to $30,000	15	13	14	13	19
$30,000 up to $60,000	26	**38**	27	27	24
$60,000 up to $100,000	22	18	25	25	17
$100,000+	13	15	17	17	7
Region					
Atlantic Canada	8	7	9	9	6
Quebec	25	15	11	13	48
Ontario	38	**44**	**44**	**43**	27
Manitoba/Saskatchewan	7	11	8	8	5
Alberta	10	11	11	11	6
British Columbia	13	13	16	16	8
Northern Territories	<0.5	1	*	*	*
Self assessment					
Trusting	41	**52**	43	42	37
Cautious/suspicious	51	39	49	50	54
Attitudes towards consumption					
Low	32	19	30	30	34
Medium	41	38	42	42	41
High	27	**44**	28	28	25

Profile of Targets and Victims of Mass Marketing Fraud – cont. (%)

	Total	Victim	Target (1 yr)	Target (Ever)	Never Target
Financial concern					
Low	21	12	19	19	25
Medium	49	49	48	49	49
High	30	39	33	33	26
Future income					
Much higher	12	17	13	13	11
Slightly higher/slightly lower/same	77	74	79	79	73
Much lower	4	5	5	4	4
Debt level					
More than can handle	4	7	4	4	4
As much as can handle	36	44	36	37	34
Can handle more	36	35	42	41	27
Charitable giving/purchase behaviours					
Contributed to a charity in past 12 months	17	23	18	18	14
Contributed to a charity to which had NOT previously donated	6	11	7	7	4
Bought anything from a telemarketer	3	9	3	3	2
Made purchases from a telemarketer from company had NOT previously done business with	1	3	1	1	*
Purchased from seller after receiving unsolicited mail, e-mail or spam	4	14	5	5	3
Purchases from Internet in past 12 months					
None	53	34	43	45	68
1-2	15	16	16	17	13
3-5	13	21	15	15	9
6-10	9	11	11	11	5
11+	10	17	14	12	4
Mean	4.4	7.6	5.8	5.3	2.5

IMPACTS OF CONSUMER MASS MARKETING FRAUD

Victimization (as well as targeting) by MMF artists can have a wide range of impacts on the individual, including financial impacts and impacts on attitudes and behaviour. The study examined these impacts and the results are presented below.

Financial Cost of Victimization

Canadian victims of the 12 consumer MMFs examined report direct financial losses over the past 12 months ranging from $5 to $50,000.

Estimating the extent of direct financial losses from victimization by consumer Mass Marketing Fraud using survey data is difficult. First of all, any estimate of financial losses made must be interpreted with caution, as it is probably seriously affected by **under-reporting**. Under-reporting affects the estimate in a number of ways:

1. Respondents who have been victimized (or targeted, for that matter) may not be aware of this fact.
2. Respondents who are aware that they have been victimized may be too embarrassed to report it.
3. Those respondents who know they have been victimized and are willing to admit it may be unaware of the true extent of their monetary losses. It should be noted, in this context, that one in five (21%) of those survey respondents who reported victimization were unable or unwilling to put a dollar value to that victimization.
4. Those respondents who are fully aware of their monetary losses may be too embarrassed to reveal them, even if they are willing to admit victimization.

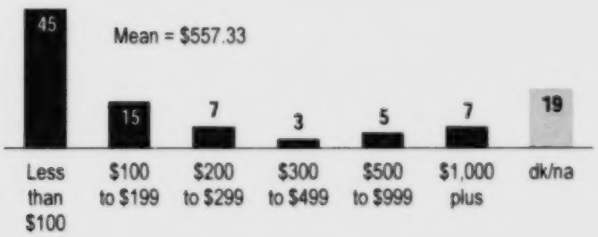
Thus, under-reporting likely affects both the estimate of the **incidence** of victimization and that of the **dollar amount lost**. This suggests that any survey-based estimate of the extent of direct financial losses to consumers from MMF will be understated.

In addition, the questionnaire used in this study only assesses the amount lost to the **most recent attempt** at a given type of fraud. Given that about seven percent of victims have fallen prey to more than one of the 12 types of fraud assessed in the past year, it is reasonable to assume that some may be victimized more than once for the same type of fraud within the year. Any financial losses to these repeat frauds would not be included in the estimate.

Finally, it bears repeating that this study **only examined 12 specific types of consumer MMF**. Losses from other consumer MMFs are not included here.

Even with these caveats, those victims of the 12 consumer MMFs examined who are willing (and able) to reveal their monetary losses report direct financial losses ranging from $5 to $50,000. The average amount reported was **$557**.

Reported Amount Lost to Mass Marketing Fraud per Victim
2007



Base = Victims of MMF (n=221)

23. And how much money did you pay out or lose as a result of that scheme?

Given the incidence of victimization and the reported losses to the 12 consumer MMFs examined, we can estimate that the total amount Canadians have lost in the past 12 months to the 12 consumer MMFs examined is at least **$450,000,000**[8]. Clearly, losses to <u>all</u> types of MMF (including types not assessed in this study, such as those targeting businesses), as well as multiple victimizations for the same type of MMF will be much higher.

[8] This projection uses the July 1, 2007 Statistics Canada estimate of the Canadian population, 18 years of age or older, of **26,044,480**. This estimate is generally considered to be the most accurate estimate of current population, as it corrects for undercoverage in the Census.

Other Impacts of Contact with Consumer Mass Marketing Fraud

Many targets and victims of the 12 consumer MMFs examined report that the experience has changed the way they approach unsolicited contacts and the way they shop and pay for things, as well as affecting their attitudes in a more general way.

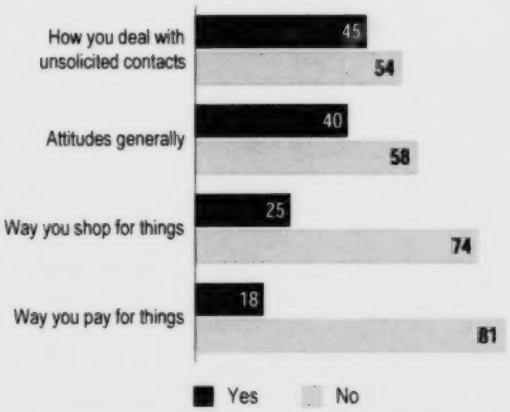
To shed light on the non-monetary impacts of consumer MMF, Canadian targets of MMF in the past year were asked how the experience of being targeted (or victimized) by MMF has changed their behaviour and attitudes.

More than four in ten targets of the 12 consumer MMFs examined (45%) indicate that they have changed how they deal with unsolicited contacts. This proportion rises to 57 percent among victims. The most common tactics adopted as a result of the contact with MMF are to "just hang up" (mentioned by 15%) and to throw out or delete junk mail or spam (mentioned by 10%).

Four in ten targets of MMF over the past year also indicate that the experience has changed their attitudes in a more general way. Victims are even more likely (55%) to feel this way. Just over one in ten (11%) among all targets report they are more suspicious and an equal number (10%) report being generally more careful.

Impacts of Targeting for Consumer Mass Marketing Fraud (%)

2007 All frauds combined



Base = Targets of Mass Marketing Fraud (n=3,520)

31. As a result of your contact or experience with the types of fraud discussed, have you changed...?

In addition, fully one-quarter of targets (25%, rising to 57% among victims) indicate that they have changed the way they shop for things as a result of being targeted by MMF. About one in twenty (6%) indicate that they are more careful and an equal number (5%) indicate that they no longer shop by Internet/phone/TV/ mail.

Just under two in ten (18%) indicate having changed the way they pay for things when they shop. Almost three in ten victims (28%) feel this way. The most common change, mentioned by five percent of targets, is to use cash.

REPORTING OF CONSUMER MASS MARKETING FRAUD

The study examined how targets of the 12 consumer MMFs examined recognized the fraud attempt and what, if anything, they did in response.

How Fraud was Recognized

Four in ten targets of the 12 consumer MMFs examined recognized the fraud because it was "too good to be true."

The most common reason given by targets of the 12 consumer MMFs examined for recognizing the fraud attempt was that it was "too good to be true," with four in ten (40%) citing this reason. Twenty percent cited intuition, while 17 percent mentioned their "naturally suspicious" nature.

How Target Recognized Fraud (%)

2007 All frauds combined

Base = Targets of Mass Marketing Fraud (n=3,520)

24. How did you recognize that this was a fraud or scam?

Although the reasons for recognizing specific types of consumer MMF varied, "too good to be true" is the most common reason in virtually all cases. There are two exceptions: targets of the bill for unsuitable merchandise fraud became suspicious when the product/service did not arrive (33%) or

was not as promised (19%), while targets of the upfront fee for credit card fraud became suspicious based on their natural suspicion (18%) and/or their intuition (18%).

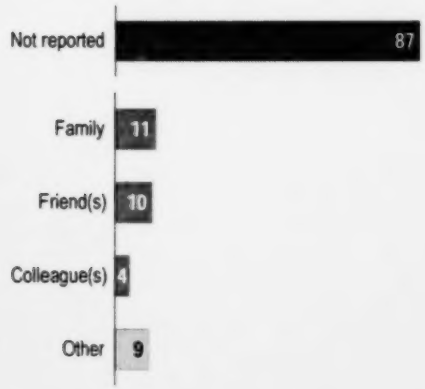
Reporting/Discussion of Consumer Mass Marketing Fraud

Nearly nine in ten victims or targets of the 12 consumer MMFs examined did not report the fraud attempt to the authorities or talk about it with anyone. Those who did discuss the fraud were much more likely to talk to family or friends than to the authorities.

Nearly nine in ten victims or targets of the 12 consumer MMFs examined (87%) did not talk about the experience to anyone. Those who did talk to someone were much more likely to speak to a family member or an acquaintance than to the authorities. While 11 percent of targets mentioned the experience to a family member and 10 percent to friends, only one percent contacted the local police and one percent contacted the RCMP.

Reporting of Fraud or Fraud Attempt (%)*

2007 All frauds combined



Base = Targets of Mass Marketing Fraud (n=3,520)

Total exceeds 100% due to multiple responses

25. Did you talk about or report this to anyone?

Quebecers are most likely to indicate that they talked about the fraud experience (only 62% spoke to no one), while Ontarians and British Columbians are least likely to do so (92% and 91%, respectively, spoke to no one). It is interesting to note that, although Quebecers are more likely to talk about the experience of being targeted for MMF, they are no more likely to report the fraud to the authorities. Instead, they generally speak to family (26%), friends (20%) or colleagues (8%).

At the national level, the likelihood of discussing the fraud with anyone else is higher among targets with annual household incomes of $60,000 or higher (91%) than among those with lower incomes (84%).

There is relatively little variation among the specific frauds assessed in terms of the likelihood of discussing the fraud, with one exception: only 59 percent of targets of the bill for unsuitable merchandise fraud indicate that they spoke to no one. This fraud was most often reported to the provider of the product or service (13%) and/or eBay or PayPal (12%).

Reasons for Reporting/Discussing Fraud (%)

2007 All frauds combined

To warn others so they would be careful 33
Commonplace/not interesting 23
Too good to be true/funny/knew it was scam 12
Not worth it 11
Conversation/talked about 11
Not sure if fraud/illegal 9
To stop from happening/kept happening 8
Seemed suspicious/fraudulent 8
Angry/fed up/annoyed/scared 7
Wanted money back/too much money 7
Didn't think about it/lazy/busy/don't care 6
Wasn't sure who to report to/that we could report 6
Hung up/didn't respond/deleted/threw out 5
Other 30
No reason/dk/na 13

Base = Those reporting/discussing fraud (n=982)

26. What prompted you to talk about or report this scheme?

Those who talked about the fraud to someone tended to do so in order to warn others (33%) or because the fraud was seen as commonplace (23%).[9]

Those who did not talk about the fraud to anyone tended to cite the banality of the experience (34%) and that it was "not worth it" to report the fraud (19%). In addition, 14 percent were unsure whether the contact they experienced was really a fraud/crime.

Reasons for Not Reporting/Discussing Fraud (%)

2007 All frauds combined

Commonplace/not interesting 34
Not worth it 19
Not sure if fraud/illegal 14
Didn't think about it/lazy/busy/don't care 10
Wasn't sure who to report to/that we could report 10
Hung up/didn't respond/deleted/threw out 9
No way to track them down 6
Too good to be true/funny/knew it was a scam 5
Didn't affect me/didn't lose too much/any money 5
Spam/junk mail 5
Other 29
No reason/dk/na 19

Base = Those who did not report/discuss fraud (n=3,020)

26. Is there any particular reason why you didn't report this incident to the authorities or talk about it?

[9] Some reasons given for reporting or discussing the fraud are the same as the reasons given for not reporting or discussing it. This is because the survey question explicitly mentions both reporting and discussing the fraud, and some respondents described both why they discussed the fraud with others and why they did NOT report it in the same response.

EXPOSURE AND VICTIMIZATION OF HOUSEHOLD MEMBERS

More than eight in ten Canadians report that no one else in the household was targeted for any of the 12 consumer MMF assessed over the past 12 months. Vacation/travel frauds (7%) are the most frequently cited in terms of contact with other household members.

Eighty-five percent of Canadians report that no one else in the household has been contacted in the past 12 months regarding any of the 12 consumer MMFs examined. However, given the reluctance to report instances of MMF targeting and victimization (see preceding section), it is reasonable to expect that other household members often are not aware of MMF activities affecting others within their household. The frauds most commonly mentioned by those reporting targeting of other members of the household are vacation/travel frauds (7%), foreign money offers such as the West African or 419 fraud (2%) and prize, lottery or sweepstakes frauds (2%).

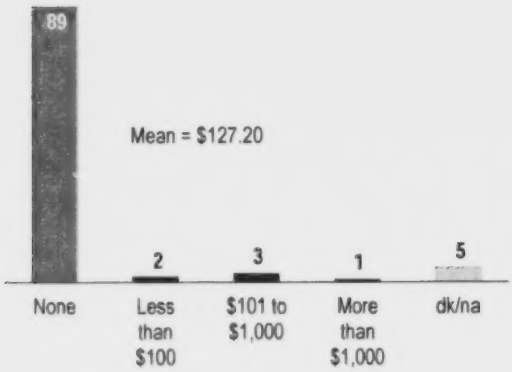
Targeting of Household Members	(%)
No one else in household contacted	85.0
Vacation/travel	6.7
Foreign money offer (Nigerian/419/West African fraud)	2.3
Prize, lottery or sweepstakes	2.3
Deceptive (bogus) health-related products or services	1.5
Investment	1.0
Credit card	0.8
Merchandise purchased (billed for merchandise not received/not what it is suppose to be)	0.7
Work at home/job opportunities	0.7
Loan scam	0.7
Overpayment scam (sale of merchandise by complainant)	0.5
Other	1.0

In more than half the cases of contacts with other household members, it is the spouse that was contacted most recently (54%). Just over one in ten (12%) report that a parent was contacted.

Among those who report contacts with another member of the household, nine in ten (89%) indicate that no money was lost. The overall mean lost per household to frauds among other household members is $127. This amount should be treated with caution, as it is an estimate that may not be based on first-hand knowledge. In addition, as we have seen, victims of consumer MMF are often reluctant to discuss their victimization.

Amount Lost to Mass Marketing Fraud by Other Members of Household (%)

2007 All frauds combined



Base = Those reporting targeting of another household member (n=869)

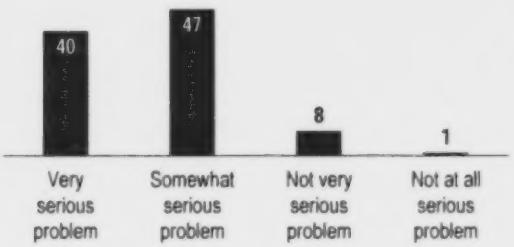
30. And again thinking of that most recent situation, do you recall if any money was lost?

PERCEIVED SERIOUSNESS OF MASS MARKETING FRAUD

Almost nine in ten Canadians believe MMF is a serious problem in Canada, with four in ten believing the problem to be very serious.

Almost nine in ten Canadians believe MMF is a serious problem in Canada, with 40 percent characterizing the problem as very serious. Albertans (45%), Atlantic Canadians (44%) and Ontarians (44%) are most likely to perceive MMF to be a very serious problem. Perceptions of MMF as a very serious problem are also more common among those with lower levels of education and income.

Perceptions of Mass Marketing Fraud in Canada (%)
2007



32. Overall, how serious a problem do you think mass marketing fraud is in Canada? Would you say it is very serious, somewhat serious, not very serious, or not at all serious?

In addition, perceptions of MMF as a very serious problem rise with the level of financial concern and top 50 percent (51%) among those who feel their future household income will be much lower than it is today.

Those who have been targeted by one of the 12 consumer MMFs examined in the past 12 months (90%) are more likely than those who have never been targeted (82%) to characterize MMF as a serious problem. In addition, those aware of one of the 12 MMFs examined (89%) are more likely than those who are not aware (71%) to perceive MMF as a serious problem.

APPENDIX A

PROFILES OF SPECIFIC FRAUDS

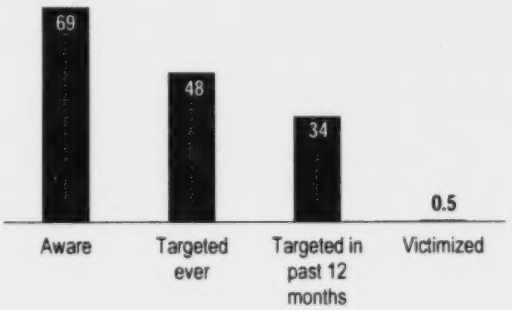
PROFILES OF SPECIFIC FRAUDS

This section of the 2007 Canadian Consumer Mass Marketing Fraud Survey profiles awareness, exposure and victimization for each of the 12 consumer MMFs assessed in the survey. The frauds are presented in descending order of incidence of targeting in the past 12 months.

High-Pressure Sales Pitch Vacation Fraud

The high-pressure sales pitch vacation fraud has the highest level of awareness and targeting, and the third highest level of victimization among the 12 MMFs assessed.

In the high-pressure sales pitch vacation fraud, the target is offered a free gift or reward to attend a sales presentation where he or she is subjected to high-pressure sales tactics and/or misleading offers.



Awareness, Exposure and Victimization

- Highest level of awareness among MMFs assessed
  - Awareness highest in AB[10], ON (both 83%) and BC (82%); lowest in QC (38%)
  - Awareness low among 18- to 29-year-olds (56%)
- Highest rate of overall exposure and targeting in past 12 months
  - Targeting rate highest in AB and ON (46%); lowest in QC (7%)
  - Targeting rate lower among 18- to 29-year-olds (24%)
- Third highest level of victimization (0.5%)

[10] Throughout this Appendix, the following abbreviations are used for provinces and regions of Canada:
ATL (Atlantic Canada: Newfoundland and Labrador, Nova Scotia, New Brunswick and Prince Edward Island)
QC (Quebec)
ON (Ontario)
MB/SK (Manitoba/Saskatchewan)
AB (Alberta)
BC (British Columbia)

- Victimization rate highest among those with annual household income $100,000+ (1.6%) and visible minorities (1.5%)
- Mean amount lost to fraud by victims: $771 (fifth highest)
  - Median: $149

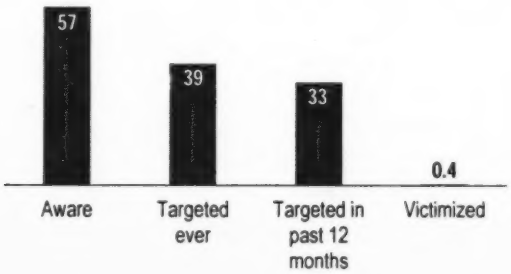
Contact Details

- Mean number of contacts (past 12 months): 4.8
  - Median: 2
- Method of most recent contact:
  - Telephone – 73%
  - Mail – 9%
  - E-mail – 7%
- Mean amount requested by fraud artist: $2,680
  - Median: $350
- How fraud was recognized:
  - Too good to be true – 26%
  - Intuition – 11%
  - Naturally suspicious – 11%
  - Heard of it before – 10%
- Contact reported?
  - No – 82%
  - Yes, to family – 9%
  - Yes, to friends – 7%
  - Yes, to local police - <0.5%
  - Yes, to RCMP - <0.5%
- Reasons contact reported/discussed:
  - To warn others – 28%
  - Came up in conversation – 17%
  - Anger – 9%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 21%
  - Not sure if it was fraud/illegal – 15%
  - Not worth it – 12%

Advance Fee Vacation Fraud

The advance fee vacation fraud has the second highest level of targeting, despite having only the fifth highest level of awareness.

In the advance fee vacation fraud, the target is required to pay an advance fee to secure or hold a discount or free vacation.



Awareness, Exposure and Victimization

- Fifth highest level of awareness among MMFs assessed
  - Awareness highest in MB/SK (73%) and ATL (72%); lowest in QC (26%)
  - Awareness low among 18- to 29-year-olds (50%)
- Second highest rate of exposure and targeting in past 12 months
  - Targeting rate highest in MB/SK (47%); lowest in QC (4%)
  - Targeting rate lower among 18- to 29-year-olds (27%)
- Fifth highest level of victimization (0.4%)
  - No significant subgroup differences
- Mean amount lost to fraud by victims: $1,069 (second highest)
  - Median: $598

Contact Details

- Mean number of contacts (past 12 months): 5.4
  - Median: 3
- Method of most recent contact:
  - Telephone – 82%
  - E-mail – 6%
  - Mail – 5%

- Mean amount requested by fraud artist: $1,257
  - Median: $400
- How fraud was recognized:
  - Too good to be true – 29%
  - Intuition – 13%
  - Naturally suspicious – 12%
  - Wanted money up front – 11%
- Contact reported?
  - No – 81%
  - Yes, to family – 8%
  - Yes, to friends – 7%
  - Yes, to local police - 0.8%
  - Yes, to RCMP - <0.5%
- Reasons contact reported/discussed:
  - To warn others – 35%
  - Came up in conversation – 11%
  - Too good to be true – 11%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 20%
  - Not worth it – 15%
  - Not sure if it was fraud/illegal – 10%
  - Wasn't sure who to report it to/that it could be reported – 10%

Bogus Health Product or Cure Fraud

The bogus health product or cure fraud has the third highest level of awareness and targeting, and the second highest level of victimization among the 12 MMFs assessed.

In the bogus health product or cure fraud, the target purchases a health product or cure which does not work as advertised.

Awareness, Exposure and Victimization

- Third highest level of awareness among MMFs assessed
  - Awareness highest in BC (74%) and ON (72%); lowest in QC (51%)
  - Awareness low among those 60+ (60%)
- Fourth highest rate of exposure and third highest rate of targeting in past 12 months
  - Targeting rate highest in BC (35%) and ON (34%); lowest in QC (13%)
  - Targeting rate lower among those 60+ (23%)
- Second highest level of victimization (1.9%)
  - Victimization rate highest in MB/SK (3.8%), among those who stay at home full time (5.1%), among those with a high Consumption Attitudes Index value (3.4%) and among 18- to 29-year-olds (3.3%)
- Mean amount lost to fraud by victims: $241 (sixth highest)
  - Median: $59

Contact Details

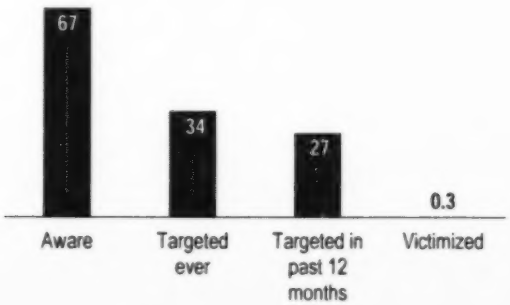
- Mean number of contacts (past 12 months): 17.0
  - Median: 6
- Method of most recent contact:

  - E-mail – 32%
  - Television commercial – 19%
  - Magazine – 10%
- Mean amount requested by fraud artist: $1,240
  - Median: $55
- How fraud was recognized:
  - Too good to be true – 34%
  - Intuition – 15%
  - Naturally suspicious – 12%
- Contact reported?
  - No – 83%
  - Yes, to friends – 7%
  - Yes, to family – 6%
  - Yes, to local police - <0.5%
  - Yes, to RCMP - <0.5%
- Reasons contact reported/discussed:
  - To warn others – 35%
  - Too good to be true – 16%
  - To stop it from happening – 9%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 28%
  - Not worth it – 13%
  - Not sure if it was fraud/illegal – 8%

Prize, Lottery or Sweepstakes Fraud

The prize, lottery or sweepstakes fraud has the second highest level of awareness and the fourth highest level of targeting, but only the sixth highest level of victimization among the 12 MMFs assessed.

In the prize, lottery or sweepstakes fraud, the target of the fraud is advised that they have won (or have a chance to win) something, but are required to purchase something or pay an advance fee in order to receive the prize.



Awareness, Exposure and Victimization

- Second highest level of awareness among MMFs assessed
  - Awareness highest in MB/SK (78%), BC (77%) and ATL (76%); lowest in QC (49%)
  - Awareness low among 18- to 29-year-olds (62%) and those 60+ (62%)
- Third highest rate of exposure and fourth highest rate of targeting in past 12 months
  - Targeting rate highest in ATL (34%) and BC (34%); lowest in QC (13%)
  - Targeting rate lower among those 60+ (22%)
- Sixth highest level of victimization (0.3%)
  - No significant subgroup differences
- Mean amount lost to fraud by victims: $854 (fourth highest)
  - Median: $400

Contact Details

- Mean number of contacts (past 12 months): 7.6
  - Median: 2
- Method of most recent contact:
  - Telephone – 36%
  - E-mail – 30%
  - Mail – 22%
- Mean amount requested by fraud artist: $1,990
  - Median: $250
- How fraud was recognized:
  - Too good to be true – 27%
  - Intuition – 14%
  - Wanted money up front – 11%
  - Naturally suspicious – 11%
- Contact reported?
  - No – 78%
  - Yes, to family – 9%
  - Yes, to friends – 8%
  - Yes, to local police - 0.9%
  - Yes, to RCMP - 0.5%
- Reasons contact reported/discussed:
  - To warn others – 29%
  - Too good to be true – 9%
  - Came up in conversation – 7%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 27%
  - Not worth it – 15%
  - Wasn't sure who to report it to/that it could be reported – 8%

West African or 419 Fraud

The West African or 419 fraud has the sixth highest level of awareness and the fifth highest level of targeting, but the lowest level of victimization among the 12 MMFs assessed.

In the West African or 419 fraud, the target is requested to assist in transferring a large sum of money from another country to Canada. The person is asked to pay a fee before the "fortune" can be released, but the fortune is fictitious and the target of the fraud never receives what is promised.

Awareness, Exposure and Victimization

- Sixth highest level of awareness among MMFs assessed
  - Awareness highest in BC (69%) and the North (68%); lowest in QC (31%)
  - Awareness low among 18- to 29-year-olds (39%)
- Fifth highest rate of exposure and fifth highest rate of targeting in past 12 months
  - Targeting rate highest in the North (36%) and BC (31%); lowest in QC (6%)
  - Targeting rate lower among those 60+ (13%)
- Lowest level of victimization (no reported victims)
- Mean amount lost to fraud by victims: --
  - Median: --

Contact Details

- Mean number of contacts (past 12 months): 9.8
  - Median: 3
- Method of most recent contact:
  - E-mail – 81%
  - Mail – 8%
- Mean amount requested by fraud artist: $19,227
  - Median: $2,500

- How fraud was recognized:
  - Too good to be true – 21%
  - Heard of it before – 18%
  - Intuition – 16%
  - Heard/read warnings in the news – 14%
  - Naturally suspicious – 10%
- Contact reported?
  - No – 74%
  - Yes, to friends – 7%
  - Yes, to colleagues – 6%
  - Yes, to family – 5%
  - Yes, to local police - 2%
  - Yes, to RCMP - 2%
- Reasons contact reported/discussed:
  - To warn others – 31%
  - Too good to be true – 12%
  - Came up in conversation – 9%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 36%
  - Not worth it – 12%
  - Wasn't sure who to report it to/that it could be reported – 9%

Investment Fraud

The investment fraud has the fourth highest level of awareness, the sixth highest level of targeting and the seventh highest level of victimization among the 12 MMFs assessed.

In the investment fraud, the target is offered an investment opportunity promising higher than normal returns, but loses most or all if the money that he or she supposedly invested.

Awareness, Exposure and Victimization

- Fourth highest level of awareness among MMFs assessed
  - Awareness highest in BC (73%) and AB (68%); lowest in QC (49%)
  - Awareness low among 18- to 29-year-olds (47%)
- Sixth highest rate of exposure and sixth highest rate of targeting in past 12 months
  - Targeting rate highest in AB (24%) and BC (21%); lowest in QC (5%)
  - Targeting rate lower among 18- to 29-year-olds (10%)
- Seventh highest level of victimization (0.2%)
  - Victimization rate highest among those with annual household incomes $30,000-$60,000 (0.5%)
- Mean amount lost to fraud by victims: $5,263 (highest)
  - Median: $4,000

Contact Details

- Mean number of contacts (past 12 months): 10.4
  - Median: 3
- Method of most recent contact:
  - E-mail – 46%
  - Telephone – 21%
  - Mail – 10%

- Mean amount requested by fraud artist: $6,729
  - Median: $1,000
- How fraud was recognized:
  - Too good to be true – 26%
  - Intuition – 15%
  - Unknown sender/spam – 12%
  - Naturally suspicious – 11%
- Contact reported?
  - No – 79%
  - Yes, to family – 8%
  - Yes, to friends – 6%
  - Yes, to local police - 1%
  - Yes, to RCMP - 1%
- Reasons contact reported/discussed:
  - To warn others – 33%
  - Too good to be true – 13%
  - To stop it from happening – 9%
  - Anger/fed up/annoyed/scared – 9%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 29%
  - Not worth it – 13%
  - Wasn't sure who to report it to/that it could be reported – 7%

Employment/Work from Home Fraud

The employment/work from home fraud has the eighth highest level of awareness and the seventh highest level of targeting, but has the fourth highest level of victimization among the 12 MMFs assessed.

In the employment or work from home fraud, the target of the fraud is offered employment and requested to pay an advance fee to secure the job or to obtain material to do work from home. The job offers promise more earning than are possible.

Awareness, Exposure and Victimization

- Eighth highest level of awareness among MMFs assessed
  - Awareness highest in ON (49%) and BC (47%); lowest in QC (27%)
- Seventh highest rate of exposure and seventh highest rate of targeting in past 12 months
  - Targeting rate highest in ON (19%); lowest in QC (5%)
  - Targeting rate lower among those 60+ (7%)
- Fourth highest level of victimization (0.5%)
  - Victimization rate highest among the unemployed (3.6%) and visible minorities (1.8%)
- Mean amount lost to fraud by victims: $934 (third highest)
  - Median: $190

Contact Details

- Mean number of contacts (past 12 months): 12.5
  - Median: 4
- Method of most recent contact:
  - E-mail – 38%
  - Newspaper ad – 26%
  - Website – 12%
- Mean amount requested by fraud artist: $1,134

  - Median: $150
- How fraud was recognized:
  - Too good to be true – 31%
  - Wanted money up front – 17%
  - Intuition – 15%
- Contact reported?
  - No – 84%
  - Yes, to family – 8%
  - Yes, to friends – 4%
  - Yes, to local police - <0.5%
  - Yes, to RCMP - <0.5%
- Reasons contact reported/discussed:
  - To warn others – 18%
  - Seemed suspicious – 15%
  - Came up in conversation – 10%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 26%
  - Not worth it – 12%
  - Not sure if it was fraud/illegal – 11%
  - Wasn't sure who to report it to/that it could be reported – 8%

Bill for Unsuitable Merchandise Fraud

The bill for unsuitable merchandise fraud has the seventh highest level of awareness and only the ninth highest level of targeting, but has the highest level of victimization among the 12 MMFs assessed.

In the bill for unsuitable merchandise fraud, the target has ordered something through the Internet or mail order catalogue and paid for the item. The item does not arrive, arrives at a very late date or is not at all what was expected.

Awareness, Exposure and Victimization

- Seventh highest level of awareness among MMFs assessed
  - Awareness highest in AB (56%) and BC (56%); lowest in QC (35%)
- Eighth highest rate of exposure and ninth highest rate of targeting in past 12 months
  - Targeting rate highest in the North (7%); lowest in QC (3%)
  - Targeting rate higher among 18- to 29-year-olds (8%) and those with high Consumption Attitudes Index value (6%), lower among those 60+ (2%)
- Highest level of victimization (2.4%)
  - Victimization rate higher in the North (4.6%), among 18- to 29-year-olds (4.8%) and those with high Consumption Attitudes Index value (4.2%)
- Mean amount lost to fraud by victims: $83 (seventh highest)
  - Median: $50

Contact Details

- Mean number of contacts (past 12 months): 3.2
  - Median: 1
- Method of most recent contact:
  - Website – 48%
  - E-mail – 22%
  - Mail – 10%
- Mean amount requested by fraud artist: $183
  - Median: $60
- How fraud was recognized:
  - Product/service did not arrive – 33%
  - Product/service not what was promised – 19%
  - Naturally suspicious – 7%
  - Product/service did not work – 7%
- Contact reported?
  - No – 59%
  - Yes, to product/service provider – 13%
  - Yes, to Ebay/PayPal – 12%
  - Yes, to friends – 6%
  - Yes, to local police – 0.7%
  - Yes, to RCMP – 0.8%
- Reasons contact reported/discussed:
  - Wanted my money back – 58%
  - To warn others – 20%
- Reasons contact NOT reported/discussed:
  - Not worth it – 29%
  - Didn't lose any/much money – 10%
  - Commonplace/not interesting – 9%
  - Not sure if it was fraud/illegal – 7%

Advance Fee Loan Fraud

The advance fee loan fraud has the ninth highest level of awareness, the eighth highest level of targeting and the tenth highest level of victimization among the 12 MMFs assessed.

In the advance fee loan fraud, the target is offered a loan (regardless of credit rating) for which an advance fee must be paid. The loan is never received.

Awareness, Exposure and Victimization

- Ninth highest level of awareness among MMFs assessed
  - Awareness highest in ON (33%), AB (32%) and BC (32%); lowest in QC (17%)
- Ninth highest rate of exposure and eighth highest rate of targeting in past 12 months
  - Targeting rate highest in the North (11%); lowest in QC (3%)
  - Targeting rate higher among those with high level of financial concern (8%)
- Tenth highest level of victimization (<0.1%)
  - Number of victims too small to assess subgroup differences
- Mean amount lost to fraud by victims: insufficient number of victims
  - Median: insufficient number of victims

Contact Details

- Mean number of contacts (past 12 months): 12.6
  - Median: 3
- Method of most recent contact:
  - E-mail – 46%
  - Telephone – 16%
  - Mail – 15%
- Mean amount requested by fraud artist: $655
  - Median: $250
- How fraud was recognized:
  - Too good to be true – 25%
  - Wanted money up front – 14%

  - Naturally suspicious – 11%
  - Intuition – 11%
- Contact reported?
  - No – 77%
  - Yes, to family – 10%
  - Yes, to friends – 5%
  - Yes, to local police – 0.7%
  - Yes, to RCMP – 0.8%
- Reasons contact reported/discussed:
  - To warn others – 46%
  - Not sure if it was fraud/illegal – 12%
  - To stop it from happening – 9%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 34%
  - Not worth it – 13%
  - Wasn't sure who to report it to/that it could be reported – 7%

Cheque Cashing/Money Transfer Job Fraud

The cheque cashing/money transfer job fraud has the eleventh highest level of awareness, the tenth highest level of targeting and the ninth highest level of victimization among the 12 MMFs assessed.

In the cheque cashing or money transfer job fraud, the target of the fraud is offered a job evaluating the services provided by cheque-cashing or money-transferring companies. The target is given cheques or funds to cash or transfer, but theses turn out to be counterfeit or stolen.

Awareness, Exposure and Victimization

- Eleventh highest level of awareness among MMFs assessed
  - Awareness highest in BC (25%) and ATL (25%); lowest in QC (12%)
  - Awareness higher among those who have more debt than they can handle (24%)
- Tenth highest rate of exposure and tenth highest rate of targeting in past 12 months
  - Targeting rate highest in the ATL (8%) and BC (7%); lowest in QC (2%)
- Ninth highest level of victimization (<0.1%)
  - Number of victims too small to assess subgroup differences
- Mean amount lost to fraud by victims: insufficient number of victims
  - Median: insufficient number of victims

Contact Details

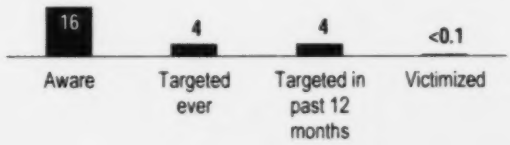
- Mean number of contacts (past 12 months): 12.7
  - Median: 3
- Method of most recent contact:
  - E-mail – 57%
  - Telephone – 12%
  - Website – 10%
- Mean amount requested by fraud artist: $6,335
  - Median: $500

- How fraud was recognized:
  - Too good to be true – 21%
  - Intuition – 14%
  - Seen/heard of it before – 12%
  - Wanted money up front – 10%
- Contact reported?
  - No – 74%
  - Yes, to family – 10%
  - Yes, to colleagues – 4%
  - Yes, to local police – 1%
  - Yes, to RCMP – 1%
- Reasons contact reported/discussed:
  - To warn others – 35%
  - Came up in conversation – 14%
  - Anger/fed up/annoyed/scared – 10%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 35%
  - Wasn't sure who to report it to/that it could be reported – 12%
  - Not worth it – 12%
  - No way to track them down – 10%

Upfront Fee for Credit Card Fraud

The upfront fee for credit card fraud has the lowest level of awareness, the second lowest level of targeting and the second lowest level of victimization among the 12 MMFs assessed.

In the upfront fee for credit card fraud, the target is offered a credit card if an advance fee is paid, but the card is never received.



Awareness, Exposure and Victimization

- Lowest level of awareness among MMFs assessed
  - Awareness highest in the North (21%) and ATL (20%); lowest in QC (11%)
- Eleventh highest rate of exposure and eleventh highest rate of targeting in past 12 months
  - Targeting rate highest among those with more debt than they can handle (7%) and 18- to 29-year-olds (6%)
- Eleventh highest level of victimization (<0.1%)
  - Number of victims too small to assess subgroup differences
- Mean amount lost to fraud by victims: insufficient number of victims
  - Median: insufficient number of victims

Contact Details

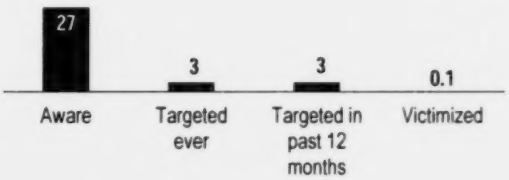
- Mean number of contacts (past 12 months): 6.7
  - Median: 2
- Method of most recent contact:
  - Telephone – 32%
  - E-mail – 24%
  - Mail – 19%
- Mean amount requested by fraud artist: $1,075
  - Median: $200

- How fraud was recognized:
  - Naturally suspicious – 18%
  - Intuition – 18%
  - Too good to be true – 15%
  - Wanted money up front – 14%
  - Seen/heard of it before – 7%
- Contact reported?
  - No – 75%
  - Yes, to family – 7%
  - Yes, to friends – 6%
  - Yes, to local police – 2%
  - Yes, to RCMP – <0.5%
- Reasons contact reported/discussed:
  - To warn others – 21%
  - Commonplace/not interesting – 15%
  - Seemed suspicious – 11%
  - Too good to be true – 11%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 28%
  - Not worth it – 18%
  - Didn't respond to offer – 12%
  - Not sure if it was fraud/illegal – 7%

Overpayment for Sale of Merchandise Fraud

The overpayment for sale of merchandise fraud has the tenth highest level of awareness, the lowest level of targeting and the eighth highest level of victimization among the 12 MMFs assessed.

In the overpayment for sale of merchandise fraud, the target of this fraud is an individual selling or renting something. The target receives a counterfeit cheque or money order for more than the asking price and is asked to cash the cheque and send the difference back to the sender.



Awareness, Exposure and Victimization

- Tenth highest level of awareness among MMFs assessed
  - Awareness highest in AB (37%) and BC (37%); lowest in QC (16%)
- Lowest rate of exposure and lowest rate of targeting in past 12 months
  - Targeting rate lowest in QC (<0.5%)
- Eighth highest level of victimization (0.1%)
  - Number of victims too small to assess subgroup differences
- Mean amount lost to fraud by victims: insufficient number of victims
  - Median: insufficient number of victims

Contact Details

- Mean number of contacts (past 12 months): 10.8
  - Median: 3
- Method of most recent contact:
  - E-mail – 49%
  - Website – 21%
  - Telephone – 13%
- Mean amount requested by fraud artist: $4,773
  - Median: $800

- How fraud was recognized:
  - Too good to be true – 28%
  - Intuition – 12%
  - Seen/heard of it before – 10%
- Contact reported?
  - No – 70%
  - Yes, to friends – 10%
  - Yes, to family – 5%
  - Yes, to local police – 2%
  - Yes, to RCMP – 4%
- Reasons contact reported/discussed:
  - To warn others – 35%
  - Seemed suspicious – 16%
  - Anger/fed up/annoyed/scared – 13%
  - Commonplace/not interesting – 12%
- Reasons contact NOT reported/discussed:
  - Commonplace/not interesting – 37%
  - Not worth it – 11%
  - Heard about it through the media/authorities – 10%
  - Embarrassed – 8%

APPENDIX B

SURVEY METHODOLOGY

SURVEY METHODOLOGY

This report is based on a national telephone survey conducted between June 13 and August 14, 2007 with a representative sample of 6,116 Canadians 18 years of age and over. The margin of error for a sample of this size drawn from the population is plus or minus 1.3 percentage points, in 19 out of 20 samples. The margins of error are greater for results pertaining to regional or socio-demographic subgroups of the total sample.

BACKGROUND

The study was undertaken to investigate the experiences and perceptions of Canadian consumers related to 12 specific types of Mass Marketing Fraud (MMF), defined as fraud committed via mass communications media using the telephone, mail, and the Internet (including deceptive SPAM, but NOT identity theft or so-called "phishing" activities). The 12 specific types of MMF studied were identified by the Competition Bureau Canada (the Bureau) as the most common consumer MMF in Canada, based on information from its own files as well as from the Canadian Anti-Fraud Call Centre (PhoneBusters) and the RCMP.

The overall study methodology was designed to effectively address the competing requirement for breadth and depth of information:

- Breadth - producing statistically valid and nationally representative estimates of the incidence within the target population of each of the 12 types of Mass Market Fraud (MMF) studied; and
- Depth - measuring in some depth Canadians' experiences with the MMF they had encountered.

The agreed upon research design maximized the data gathered for the study by optimizing the questionnaire length and sample size within the budget resources available.

SAMPLE DESIGN AND SELECTION

The sample for this study was designed to complete 6,100 interviews with members of the general Canadian population 18 years of age and over. The sample included households randomly selected across the ten provinces and three territories, with oversampling in some regions to ensure sufficient numbers for analysis. The results were weighted to reflect the actual proportion of Canadians. The final sample is distributed as follows.

Sample distribution

		Sample Unweighted	Sample Weighted	Margin of error (%)*
Atlantic Canada	13%	769	471	± 3.5
Quebec	23%	1,375	1,505	± 2.6
Ontario	27%	1,620	2,312	± 2.4
Manitoba/Saskatchewan	8%	461	410	± 4.6
Alberta	11%	679	587	± 3.8
British Columbia	13%	775	807	± 3.5
Northern Territories	7%	437	24	± 4.7
Canada	**100%**	**6,116**	**6,116**	**± 1.3**

*at the 95% confidence level.

In addition, two subgroups of the final sample are discussed extensively in the report: those targeted by MMF in the past 12 months (n=3520) and victims of MMF (n=221). The maximum margin of error (at the 95% confidence level) is ± 1.7 for past-12-month targets of MMF and ± 6.6 for victims of MMF.

Environics uses a sampling method in which sample is generated using the RDD (random digit dialling) technique – the most rigorous method for ensuring that sampling frames contain all possible households for potential inclusion in the sample. Samples are generated using a database of active phone ranges. These ranges are made up of a series of contiguous blocks of 100 contiguous phone numbers and are revised three to four times per year after a thorough analysis of the most recent edition of an electronic phonebook. Each number generated is put through an appropriate series of validation procedures before it is retained as part of a sample. Each number generated is looked up in a recent electronic phonebook database to retrieve geographic location, business indicator and "do not call" status. The postal code for listed numbers is verified for accuracy and compared against a list of valid codes for the sample stratum. Non-listed numbers are assigned a "most probable" postal code based on the data available for all listed numbers in the phone exchange. This sample selection technique ensures both unlisted numbers and numbers listed after the directory publication are included in the sample.

In each household with more than one qualified respondent, respondents were screened for random selection using the "most recent birthday" method. The use of this technique produces results that are as valid and effective as enumerating all persons within a household and selecting one randomly.

As is standard practice, the sample was weighted by region based on population data to reflect the actual proportions of each region. The sample was also weighted by age and gender to reflect proportions found in the general population.

QUESTIONNAIRE DESIGN

The questionnaire used for this survey was developed in consultation with representatives of the Bureau and Industry Canada. Once the questionnaire was approved, it was translated into French using Environics' professional translators. Both the English and French versions of the final study questionnaire are included in Appendix C.

Given the importance of the data to be collected through this survey, two forms of survey pre-testing were employed. The first involved asking participants in a one-on-one interview setting to complete a draft questionnaire administered by the interviewer. The interviewer observed the participant and, after the interview was completed, discussed various aspects of the interview with the participant to clarify exactly what the participant understood from the survey questions. This technique, called "cognitive testing," has been widely used in other jurisdictions when developing major national surveys. This technique helps to ensure that responses offered by participants in the course of a survey interview will indeed be an answer that is within the context intended by the authors of the survey instrument. The focus of this method is on ensuring that respondents accurately interpret the meaning of survey questions and response categories as intended by the client. A total of 11 such interviews were conducted (six in English, and five in French upon translation of the final English survey).

After revisions to the questionnaire based on the cognitive testing, Environics conducted a full standard pre-test in English and French prior to finalizing the survey for field. Pre-test interviews were audited by senior staff members of Environics and the Bureau.

The questionnaire design and testing process was conducted over a three month period (March to June, 2007) and included the following steps:

1. An outline of the approach and structure of the questionnaire was proposed and accepted by the client. The proposed approach drew upon prior research undertaken in the UK and US and incorporated strengths from each study (combining a less complex respondent experience with maximum information capture).

2. A draft questionnaire was developed and reviewed by the client as well as by a project advisory group established by the Bureau for the study. The project advisory group included Canadian and International experts on consumer fraud surveys and/or the development of MMF data elements.

3. Following the review and revision of the draft questionnaire, cognitive interviewing was undertaken in English. Subsequently, revisions were made to the questionnaire in order to clarify language and improve comprehension of the MMF descriptions used.

4. Next, the questionnaire was subjected to a full telephone pre-test in English. Thirty (30) pre-test interviews were completed with live respondents.

5. Following the English pre-test, additional minor revisions were made to the survey questionnaire.

6. The survey questionnaire was professionally translated to French and a comparative reading was undertaken.

7. Cognitive interviewing was conducted in French, resulting in minor edits and revisions, which were incorporated into both the French and English questionnaires.

8. A second telephone pre-test was conducted in both official languages and final revisions were incorporated into both versions of the questionnaire.

Following this process, the study was launched and data collection took place between June 13 and August 14, 2007.

INTERVIEWING

Fieldwork was conducted at Environics' central facilities in Toronto and Montreal. Field supervisors were present at all times to ensure accurate interviewing and recording of responses. Ten percent of each interviewer's work was unobtrusively monitored for quality control in accordance with the standards set out by the Marketing Research and Intelligence Association (MRIA). A minimum of eight calls were made to a household before classifying it as a "no answer." The average length of time required to complete an interview was 17 minutes. All surveys were conducted in the respondents' official language of choice. At the outset, respondents were advised of: the purpose of research, the sponsoring agency and research supplier, the voluntary nature of the survey, and the protection of their responses.

COMPLETION RESULTS

From the available telephone numbers for this study, 79,553 were dialled by Environics. 18,749 of the numbers dialled were unresolved (busy/no answer/answering machine). Of the 60,804 calls that

were resolved, 14,679 were out of scope (non-residential/not-in-service/fax or modem line), 39,740 were non-responding (refusal/language barrier/missed call-back or broken off), and 6,385 were responding. After excluding respondents due to filled quotas and disqualifications, a total of 6,116 interviews were complete. These completion results give the survey an effective response rate of 10%, on par with industry norms for telephone surveys conducted with the Canadian population. The final disposition is presented in the following table, consistent with the reporting standards of the Marketing Research and Intelligence Association (MRIA).

Completion Results

	N
Total sample dialled	79,553
UNRESOLVED NUMBERS (U)	**18,749**
Busy	315
No answer	7,352
Answering machine	11,082
RESOLVED NUMBERS *(Total minus Unresolved)*	**60,804**
OUT OF SCOPE *(Invalid/non-eligible)*	14,679
Non-residential	1,210
Not-in-service	11,817
Fax/modem	1,652
IN SCOPE NON-RESPONDING **(IS)**	**39,740**
Refusals – household	25,681
Refusals – respondent	6,470
Language barrier	2,323
Callback missed/respondent not available	5,015
Break-offs (interview not completed)	251
IN SCOPE RESPONDING **(R)**	**6,385**
Disqualified	0
Quota filled	269
Completed	6,116
RESPONSE RATE [R / (U + IS + R)]	**10%**

APPENDIX C

QUESTIONNAIRE

INDUSTRY CANADA/COMPETITION BUREAU CANADA

2007 Canadian Consumer Mass Marketing Fraud Survey
Final Questionnaire

Introduction

Good afternoon/evening. My name is _____ and I am calling from the Environics Research Group. Today we are conducting a voluntary survey on behalf of the Government of Canada about issues of importance to consumers. Please be assured that we are not selling or soliciting anything. This survey is registered with the national survey registration system.

This survey is being conducted with a randomly selected group of Canadians, aged 18 and over. All of the answers provided will remain completely confidential and anonymous. The purpose of this research is to better understand Canadians' experiences with a range of sales or marketing techniques that are potentially false or deceptive.

IF ASKED: "Canadians" in this context refers to people living in Canada, not necessarily Canadian citizens.

IF ASKED: The survey will take between 10 and 20 minutes, depending on your answers to some of the questions.

IF ASKED: I can give you a contact name at the Government of Canada at the end of the survey [PROVIDE UPFRONT IF RESPONDENT INSISTS]

IF ASKED: The National Survey Registration System has been created by the Canadian survey research industry to allow the public to verify that a survey is legitimate, get information about the survey industry or register a complaint. The registration systems toll-free telephone number is 1-800-554-9996.

IF ASKED: TO REPORT A FRAUD YOU MAY CONTACT PHONEBUSTERS AT 1-888-495-8501, OR BY E-MAIL AT info@phonebusters.com. THIS SERVICE IS AVAILABLE IN FRENCH AND ENGLISH.

We choose telephone numbers at random and then select one person from each household to be interviewed. To do this, we would like to speak to the person in your household, 18 years of age or older, who has had the most recent birthday. Would that be you?

IF PERSON SELECTED IS NOT AVAILABLE, ARRANGE FOR CALL-BACK

IF PERSON SELECTED IS NOT AVAILABLE OVER INTERVIEW PERIOD, ASK FOR PERSON WITH NEXT MOST RECENT BIRTHDAY

CONFIRM WHETHER RESPONDENT WOULD LIKE TO BE INTERVIEWED IN ENGLISH OR FRENCH

A. Warm-up/Contextual Items

I would like to begin with a few questions about some experiences you personally might have had as a consumer…

1. In the past 12 months, have you contributed to a charity after receiving a telemarketing call from the charity?

   01 - Yes
   02 - No SKIP TO Q.3
   03 - DK/NA SKIP TO Q.3

2. (IF YES TO Q.1) And after such a call, did you ever contribute to a charity to which you had NOT previously donated?

   01 - Yes
   02 - No
   03 - DK/NA

ASK ALL

3. In the past 12 months, have you bought anything from a telemarketer who called you?

   01 - Yes
   02 - No SKIP TO Q.5
   03 - DK/NA SKIP TO Q.5

4. (IF YES TO Q.3) Did you make any purchases from a telemarketer who was selling for a company that you had not done business with before?

   01 - Yes
   02 - No
   03 - DK/NA

ASK ALL

5. In the past 12 months, after receiving unsolicited mail or email or SPAM, have you purchased anything from a seller that you had not done business with before?

   01 - Yes
   02 - No
   03 - DK/NA

6. And how many purchases would you estimate that you have made from the Internet in the past 12 months?

   RECORD EXACT NUMBER; VALID RANGE IS 0-400. PROBE IF NUMBER IS MORE THAN 100: "Just to confirm, did you say ### times?"

   SPECIFY _____
   99 - DK/NA

B. MMF Awareness, Targeting, and Victimization

Now I'd like to ask you about a number of experiences that some consumers have had. We are interested in knowing which ones you've heard about – whether from a friend, from the news, or somewhere else – and also which, if any, you have had personal experience with…

SELECT AT RANDOM 8 OF 12 ITEMS PER RESPONDENT FROM AMONG QUESTIONS 7 THROUGH 18 AND RANDOMIZE THEIR PRESENTATION

INTERVIEWER NOTE FOR Q. 7-18: The (a) question in each of the Q7-18 series is intended to capture general awareness, whether the respondent has experienced the fraud or not. The (b) through (d) questions deal with respondent's personal experiences.

PRIZE/LOTTERY/SWEEPSTAKES

7a. Have you ever heard of a Prize, Lottery, or Sweepstakes fraud? Unlike buying lottery tickets, this is when someone is advised either by telephone, mail, or e-mail, that they have won or have a chance to win something but are first required to purchase something or pay an advance fee in order to receive the prize.

IF ASKED: The prize, if received, is not as promised.
IF ASKED: The prize could include cash or goods – travel is a separate type of fraud.

01 - Yes
02 – No SKIP TO Q.8
03 - DK/NA SKIP TO Q.8

7b. (IF YES TO Q.7a) Have you yourself ever been approached or contacted about this type of fraud?

01 - Yes
02 – No SKIP TO Q.8
03 - DK/NA SKIP TO Q.8

7c. (IF YES TO Q.7b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.8
03 - DK/NA SKIP TO Q.8

7d. (IF YES TO Q.7c) Did you end up purchasing something or paying an advance fee in response to this invitation?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.8
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.8
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.8

FOREIGN MONEY OFFER

8a. Have you ever heard of West African or four nineteen fraud? This usually involves a request for assistance in transferring a large sum of money from another country to Canada.
[INTERVIEWERS TO PAUSE HERE AND CONTINUE ONLY IF RESPONDENT DOES NOT ANSWER WITH A DEFINITE YES]
The person is asked to pay a fee before the "fortune" can be released, but the fortune is fictitious and the person never gets what they were promised.

IF ASKED/INTERVIEWER NOTE: This does include "Nigerian Fraud."

01 - Yes
02 – No SKIP TO Q.9
03 - DK/NA SKIP TO Q.9

8b. (IF YES TO Q.8a) Have you yourself ever been contacted or approached about this type of scheme?

01 - Yes
02 – No SKIP TO Q.9
03 - DK/NA SKIP TO Q.9

8c. (IF YES TO Q.8b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.9
03 - DK/NA SKIP TO Q.9

8d. (IF YES TO Q.8c) Did you end up paying an advance fee in response to this invitation?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.9
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.9
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.9

WORK AT HOME/JOB OPPORTUNITIES

9a. Have you ever heard of a fraud where someone is offered employment and requested to pay an advance fee to secure the job or to obtain materials to do work from home? These job offers promise more earnings than are possible.

01 - Yes
02 – No SKIP TO Q.10
03 - DK/NA SKIP TO Q.10

9b. (IF YES TO Q.9a) Have you yourself ever been contacted or come across ads or offers related to this type of scheme?

01 - Yes
02 – No SKIP TO Q.10
03 - DK/NA SKIP TO Q.10

9c. (IF YES TO Q.9b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.10
03 - DK/NA SKIP TO Q.10

9d. (IF YES TO Q.9c) Did you end up paying an advance fee to get the job?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.10
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.10
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.10

10a. Have you ever heard of a fraud in which people are offered jobs evaluating the services provided by cheque-cashing or money-transferring companies. The person is given cheques or funds to cash or transfer, but these turn out to be counterfeit or stolen.

01 - Yes	
02 – No	SKIP TO Q.11
03 - DK/NA	SKIP TO Q.11

10b. (IF YES TO Q.10a) Have you yourself ever been contacted about or come across ads or offers related to this type of scheme?

01 - Yes	
02 – No	SKIP TO Q.11
03 - DK/NA	SKIP TO Q.11

10c. (IF YES TO Q. 10b) Was this within the past 12 months?

01 - Yes	
02 – No	SKIP TO Q.11
03 - DK/NA	SKIP TO Q.11

10d. (IF YES TO Q.10c) Did you end up taking the job?

01 - Yes	= VICTIM FOR SECTION C – CONTINUE WITH Q.11
02 – No	= TARGET FOR SECTION C – CONTINUE WITH Q.11
03 - DK/NA	= TARGET FOR SECTION C – CONTINUE WITH Q.11

OVERPAYMENT SCAM (SALE OF MERCHANDISE BY COMPLAINANT)

11a. Have you ever heard about a fraud where the victim is a person selling something and they receive a cheque for more than the asking price? They are then asked to cash the cheque and give the difference back to the sender. In this fraud, the cheque turns out to be counterfeit or stolen, and the seller is held responsible to pay back the funds sent after cashing the cheque.

01 - Yes
02 – No SKIP TO Q.12
03 - DK/NA SKIP TO Q.12

11b. (IF YES TO Q.11a) Have you yourself ever been contacted about or come into contact with this type of scheme?

01 - Yes
02 – No SKIP TO Q.12
03 - DK/NA SKIP TO Q.12

11c. (IF YES TO Q.11b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.12
03 - DK/NA SKIP TO Q.12

11d. (IF YES TO Q.11c) Did you end up cashing the cheque and sending money back to other person?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.12
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.12
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.12

LOAN SCAM

12a. Have you ever heard of loans that are offered regardless of the borrowers' credit rating, but for which an advance fee must be paid? In this fraud, the borrower sends the advance payment, but never receives the loan.

01 - Yes
02 – No SKIP TO Q.13
03 - DK/NA SKIP TO Q.13

12b. (IF YES TO Q.12a) Have you yourself ever been contacted or come across ads or offers related to this type of scheme?

01 - Yes
02 – No SKIP TO Q.13
03 - DK/NA SKIP TO Q.13

12c. (IF YES TO Q.12b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.13
03 - DK/NA SKIP TO Q.13

12d. (IF YES TO Q.12c) Did you end up paying an advance fee in response to this invitation?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.13
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.13
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.13

CREDIT CARD

INTERVIEWER NOTE: IF ASKED/MENTIONED, THE RECENT WINNERS/HOMESENSE CREDIT/DEBIT CARD SECURITY BREACH IS NOT APPLICABLE / RELEVANT FOR THIS QUESTION.

13a. Have you ever heard of a fraud in which a consumer is offered a credit card if they pay an advance fee, but they never receive the card?

01 - Yes
02 – No SKIP TO Q.14
03 - DK/NA SKIP TO Q.14

13b. (IF YES TO Q.13a) Have you yourself ever been contacted or come across ads or offers related to this type of scheme?

01 - Yes
02 – No SKIP TO Q.14
03 - DK/NA SKIP TO Q.14

13c. (IF YES TO Q.13b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.14
03 - DK/NA SKIP TO Q.14

13d. (IF YES TO Q.13c) Did you end up paying an advance fee in response to this invitation?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.14
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.14
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.14

IF ASKED: TO REPORT A FRAUD YOU MAY CONTACT PHONEBUSTERS AT 1-888-495-8501, OR BY E-MAIL AT info@phonebusters.com. THIS SERVICE IS AVAILABLE IN FRENCH AND ENGLISH.

MERCHANDISE PURCHASED (NOT RECEIVED/NOT WHAT IT IS SUPPOSED TO BE)

14a. Have you ever heard of a situation in which someone buys something, either through the Internet or a mail order catalogue, pays, and then either the product received is not at all what was expected, never arrives, or arrives at a very late date.

01 - Yes
02 – No SKIP TO Q.15
03 - DK/NA SKIP TO Q.15

14b. (IF YES TO Q.14a) Have you yourself experienced this type of fraud?

01 - Yes
02 – No SKIP TO Q.15
03 - DK/NA SKIP TO Q.15

14c. (IF YES TO Q.14b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.15
03 - DK/NA SKIP TO Q.15

14d. (IF YES TO Q.14c) Did you end up paying something in response to this fraud?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.15
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.15
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.15

DECEPTIVE HEALTH-RELATED PRODUCTS OR SERVICES

15a. Have you ever heard about health products or treatments that do not work as advertised, if at all? For example, cures for diseases, weight loss products, and so on.

INTERVIEWER – IF ASKED: THIS DOES INCLUDE TV INFOMERCIALS, AS WELL AS ADS IN NEWSPAPERS, MAGAZINES, OFFERS ON THE INTERNET OR BY E-MAIL, AND TELEMARKETING SOLICITATIONS.

01 - Yes
02 – No SKIP TO Q.16
03 - DK/NA SKIP TO Q.16

15b. (IF YES TO Q.15a) Have you yourself ever come into contact with or seen ads or offers related to this type of fraud?

01 - Yes
02 – No SKIP TO Q.16
03 - DK/NA SKIP TO Q.16

15c. (IF YES TO Q.15b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.16
03 - DK/NA SKIP TO Q.16

15d. (IF YES TO Q.15c) Did you end up making a purchase or paying anything in response to this offer?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.16
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.16
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.16

VACATION/TRAVEL

16a. Have you ever heard of a fraud in which a telemarketer calls offering a vacation, but requests that a payment be made before it can be booked? The accommodations turn out to be of significantly lower quality than those promised.

INTERVIEWER NOTES / IF ASKED: After the advance fee has been paid, the person's preferred dates for the vacation are often not available, or additional fees are charged to book the reservation. If a vacation is actually received, the accommodations are typically substandard.

01 - Yes
02 – No SKIP TO Q.17
03 - DK/NA SKIP TO Q.17

16b. (IF YES TO Q.16a) Have you yourself ever been contacted or come across ads or offers related to this type of scheme?

01 - Yes
02 – No SKIP TO Q.17
03 - DK/NA SKIP TO Q.17

16c. (IF YES TO Q.16b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.17
03 - DK/NA SKIP TO Q.17

16d. (IF YES TO Q.16c) Did you end up paying an advance fee or purchasing something in response to this offer?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.17
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.17
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.17

17a. Have you ever heard about vacation or travel frauds where misleading offers of free gifts or rewards are made to convince people to attend sales presentations where they are subjected to high pressure sales tactics and, or misleading offers?

INTERVIEWER NOTES: This is often related to time share accommodations or vacation condos.

01 - Yes
02 – No SKIP TO Q.18
03 - DK/NA SKIP TO Q.18

17b. (IF YES TO Q.17a) Have you yourself ever been contacted or come across ads or offers related to this type of scheme?

01 - Yes
02 – No SKIP TO Q.18
03 - DK/NA SKIP TO Q.18

17c. (IF YES TO Q.17b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO Q.18
03 - DK/NA SKIP TO Q.18

17d. (IF YES TO Q.17c) Did you end up paying an advance fee or purchasing something in response to this offer?

01 - Yes = VICTIM FOR SECTION C – CONTINUE WITH Q.18
02 – No = TARGET FOR SECTION C – CONTINUE WITH Q.18
03 - DK/NA = TARGET FOR SECTION C – CONTINUE WITH Q.18

INVESTMENT

18a. Have you ever heard about investment frauds, often promising higher than normal or true monetary returns, in which consumers lose most or all of their money that is supposedly invested?

01 - Yes
02 – No SKIP TO SECTION C
03 - DK/NA SKIP TO SECTION C

INTERVIEWER: IF ASKED THIS DOES INCLUDE SPAM/MASS E-MAIL STOCK TIPS (OR "PUMP AND DUMP" E-MAILS).

18b. (IF YES TO Q.18a) Have you yourself ever been contacted or come across ads or offers related to this type of scheme?

01 - Yes
02 – No SKIP TO SECTION C
03 - DK/NA SKIP TO SECTION C

18c. (IF YES TO Q.18b) Was this within the past 12 months?

01 - Yes
02 – No SKIP TO SECTION C
03 - DK/NA SKIP TO SECTION C

18d. (IF YES TO Q.18c) Did you end up losing any money in the investment fraud?

01 - Yes = VICTIM FOR SECTION C – CONTINUE TO SECTION C
02 – No = TARGET FOR SECTION C – CONTINUE TO SECTION C
03 - DK/NA = TARGET FOR SECTION C – CONTINUE TO SECTION C

C. Follow-up with Targets and Victims

IF NO INSTANCE OF TARGET OR VICTIM IN Q. 7 - 18 SKIP TO Q.27.

ASK Q.19 to Q.26 FOR EACH OF UPTO THREE FRAUDS [FRAUD = VICTIM OR TARGET, BUT VICTIM ALWAYS TAKES PRIORITY OVER TARGET].

FOR RESPONDENTS WITH UP TO THREE INSTANCES OF VICTIM AND/OR TARGET IN Q.7 TO Q.18 – SELECT ALL FRAUDS

FOR RESPONDENTS WITH MORE THAN THREE INSTANCES, RANDOMLY SELECT THREE FRAUD CATEGORIES.

I would now like to ask you about a few of the details of [IF ONE FRAUD the fraud or scheme /IF TWO FRAUDS: two of the frauds or schemes/IF THREE OR MORE FRAUDS: three of the frauds or schemes] you mentioned. [IF MORE THAN THREE FRAUDS MENTIONED: We will just select three of the frauds or schemes you mentioned at random.]

Let me ask you [IF MORE THAN ONE FRAUD: first/second/third] about [SCHEME/FRAUD ONE/ TWO/ THREE:] . . .

FILL SCHEME/FRAUD ONE/ TWO / THREE BASED ON THE FOLLOWING:

IF Q7d: [THE PRIZE, LOTTERY, OR SWEEPSTAKES FRAUD] [IF ASKED: This is when someone is advised that they have won or have a chance to win something but are first required to purchase something or pay an advance fee in order to receive the prize]

IF Q8d: [THE WEST AFRICAN OR FOUR NINETEEN FRAUD] [IF ASKED: This usually involves a request for assistance in transferring a large sum of money from another country to Canada. CONTINUE ONLY IF NECESSARY: The person is asked to pay a fee before the "fortune" can be released but the fortune is fictitious and the person never gets what they were promised]

IF Q9d: [EMPLOYMENT/WORK FROM HOME FRAUD] [IF ASKED: This is when someone is offered employment and requested to pay an advance fee to secure the job or to obtain materials to do work from home. These job offers promise more earnings than are possible.

IF Q10d: [CHEQUE CASHING/MONEY TRANSFER JOB FRAUD] [IF ASKED: This is when someone is offered a job evaluating the services provided by cheque-cashing or money-transferring companies. The person is given cheques or funds to cash or transfer, but these turn out to be counterfeit or stolen].

IF Q11d: [THE OVERPAYMENT FOR SALE OF MERCHANDISE FRAUD] [IF ASKED: That was the situation in which an individual selling or renting something receives a counterfeit cheque or money order for more than the asking price and is asked to cash the cheque and send the difference back to the sender].

IF Q12d: [THE ADVANCE FEE LOAN FRAUD] [IF ASKED: This is when loans are offered regardless of the borrowers credit rating, but for which an advance fee must be paid, and the loan is never received]

IF Q13d: [THE UPFRONT FEE FOR CREDIT CARD FRAUD] [IF ASKED: This is when consumers are offered credit cards if they pay an advance fee, but they never receive the cards]

IF Q14d: [THE BILL FOR MERCHANDISE NOT ORDERED OR RECEIVED FRAUD] [IF ASKED: This is the situation in which something was ordered, either over the Internet or through a mail order catalogue, paid for, and then either the product received was not at all what was expected, never arrived, or arrived at a very late date]

IF Q15d: [THE BOGUS HEALTH PRODUCT OR CURE FRAUD] [IF ASKED: This is when a health product or cure does not work as advertised]

IF Q16d: [THE ADVANCE FEE VACATION FRAUD] [IF ASKED: This is when an advance fee is required to secure or hold a discount or free vacation]

IF 17d: [THE HIGH PRESSURE SALES PITCH VACATION FRAUD] [IF ASKED: This is when free gifts or rewards are offered to convince people to attend sales presentations where they are subjected to high-pressure sales and, or misleading offers].

IF Q18d: [THE INVESTMENT FRAUD] [IF ASKED: That was investment opportunities, often promising higher than normal or true monetary returns, in which consumers lose most or all of the money that was supposedly invested]

19. How many times in the past 12 months did you come across ads or offers or were you contacted about this type of fraud?

    RECORD EXACT NUMBER. IF RANGE, PROBE FOR EXACT NUMBER.
    IF NUMBER IS MORE THAN 10, PROBE: "Just to confirm, did you say ### times?"

    SPECIFY _____
    IF ZERO, SKIP TO NEXT SECTION
    99 - DK/NA

20. Thinking about the most recent time, how were you contacted or where did you come across the ad or offer about this scheme? READ IF NECESSARY, UNTIL OPTION SELECTED: was it:

    01 – By telephone or telemarketing
    02 – By e-mail
    03 – By mail
    04 – On a website
    05 – Through a newspaper advertisement
    06 – From a television commercial
    07 – From someone who came to your door
    08 – When you received the bill
    09 – From a poster or flyer
    10 – Friend or family member
    VOLUNTEERED
    97 – Other, Specify _____
    99 - DK/NA

21. And in which language was that specific approach or solicitation made?

    01 – English
    02 – French
    03 -- Bilingual (English and French)
    98 – Other, specify _____
    99 - DK/NA

22. Still thinking about that most recent time, how much was the bill or amount that you were requested to pay?

    SPECIFY $ _____
    999997 – Didn't get to that point / go that far / didn't notice an amount / hung up on them / Price or amount not specified or mentioned
    999998 – Would give credit card number / information
    999999 – Don't know/cannot recall

VICTIMS ONLY -- TARGETS SKIP TO Q.24

23. And how much money did you pay out or lose as a result of that scheme?

    SPECIFY _____

99 - DK/NA

24. How did you recognize that this was a fraud or scam?
DO NOT READ – CODE ALL THAT APPLY – IF UNSURE ENTER VERBATIM

01 – It was too good to be true/too exciting/you don't get anything (or: something) for nothing
02 – Naturally suspicious

03 - They wanted money up front
04 - They wanted more money
05 - They wanted my bank / personal information

06 - If so good why share it, why not keep it to themselves
07 - I had not contacted them or requested anything

08 - I was warned by other people
09 - Heard or read about warnings in the news
10 - Received warnings from other sources (e.g. bank, eBay, TV, email, website)
11 – I had seen / heard of it before
12 – I was approached again (for the same thing)

13 - They tried to pressure me
14 - They / the offer was too slick

15 - The bill arrived
16 - Checked bank account/ statement

17 - Not worth the money spent (on product/ service)
18 - Did not work (product/ service)
19 - Not what I was promised (product/ service)
20 - Did not arrive (product/ service/ winnings)

21 - They rejected the work I had done and sent to them (e.g. work from home)

22 - I was unable to reach / get a hold of them
23 - No further contact received after initial contact

24 – I had not entered any competitions/ lotteries/ prize draws
25 – I just knew/intuition/had a feeling
97 - Other (specify_____
98 - Can't remember
99 – DK/NA

25. Did you talk about or report this to anyone?
DO NOT READ – CODE ALL THAT APPLY – IF YES, PROMPT: And who was that?

01 - Family
02 - Friend(s)
03 - Colleague(s)
04 - Other person
05 – Local police
06 – OPP / Ontario Provincial Police
07 – Sûreté du Québec
08 – RCMP
09 - Phonebusters
10 - Competition Bureau
11 – RECOL (RCMP's web-based program: Reporting Economic Crime Online)
12 – Better Business Bureau
13 – Office de la protection consuommateur (Quebec government consumer protection office)
97 – Other, Specify _____
98 - No, no-one
99 - DK/NA SKIP TO Q.27

26. (IF Q25 = 01 to 97) What prompted you to talk about or report this scheme?
(IF Q25 = 98) Is there any particular reason why you didn't report this incident to the authorities or talk about it?

01 – No way to track them down
02 – Not worth it
03 – Its commonplace/see or hear about it all the time/not interesting…
04 – To warn others/So that they will be careful
05 – Not sure if it's a fraud / illegal
98 – Other, Specify _____
99 - DK/NA

ASK ALL

Moving on…

27. During the past 12 months, has <u>anyone else</u> in your household been contacted about or experienced any of the fraud schemes we have been discussing?

01 - Yes
02 – No SKIP TO SECTION D
03 - DK/NA SKIP TO SECTION D

28. (IF YES TO Q27) Which scheme was it:
READ LIST IF NECESSARY – USE SAME LIST AND ORDER AS PRESENTED FOR Q.7-18
CODE ALL THAT APPLY

01 - Prize/Lottery/Sweepstakes
02 - Foreign Money Offer (Nigerian/419/West African fraud)
03 - Work At Home / Job Opportunities
04 - Overpayment Scam (Sale of Merchandise by Complainant)
05 – Loan Scam
06 - Credit Card
07 - Merchandise Purchased (bill for merchandise not received/not what it is supposed to be)
08 – Deceptive (bogus) Health-Related Products or Services
09 - Vacation/Travel
10 – Investment
98 – Other, specify _____
99 - DK/NA

29. Which member of your household was contacted or experienced a fraud scheme most recently?

01 - Spouse
02 - Child
03 - Parent
04 - Cousin
05 – In-law
06 – Roommate
07 – Brother / Sister
98 – Other, specify _____
99 - DK/NA

30. And again thinking of that most recent situation, do you recall if any money was lost?
IF YES (OTHERS SKIP TO SECTION D): Do you recall how much?

SPECIFY $ _____
999999 - DK/NA

D. Changes / Impacts of Victimization

ASK ALL VICTIMS OR TARGETS

31. As a result of your contact or experience with the types of fraud discussed, have you changed: READ IN SEQUENCE

    a) The way you shop for things?

    b) The way you pay for things?

    c) How you deal with unsolicited contacts such as phone calls, mail or e-mail?

    d) Your attitudes generally?

    IF "YES" to (a), PROBE: In what way have you changed the way you shop?
    IF "YES" to (b), PROBE: In what way have you changed the way you pay for things?
    IF "YES" to (c), PROBE: In what way have you changed the way you deal with unsolicited contacts?
    IF "YES" to (d), PROBE: In what way have you changed your attitudes?

    01 SPECIFY HOW _____
    02 - No
    03 - DK/NA

E. General Attitudes

Moving on...

ASK ALL

[FROM 06 FRAUD PREVENTION CAMPAIGN POST-SURVEY]

32. Mass marketing fraud is fraud committed by telephone, mail, and Internet. Some of the common schemes used to defraud victims were described earlier in this survey, such as prize and lottery schemes, loan offer schemes, and credit card schemes.

    Overall, how serious a problem do you think mass marketing fraud is in Canada? Would you say it is very serious, somewhat serious, not very serious, or not at all serious?

    INTERVIEWER NOTE: for this study, "Mass Marketing Fraud" does not include identity theft or phishing, but it does include deceptive SPAM.

    01 – Very serious
    02 – Somewhat serious
    03 – Not very serious
    04 – Not at all serious
    VOLUNTEERED
    05 - Depends
    99 - DK/NA

F. Respondent Characteristics

Turning to a different topic…

33. In general, thinking about how your close friends or family would be most likely to describe you, would they be more likely to describe you as being...
READ AND ROTATE

01 - Trusting and Friendly ...or...
02 - Cautious and Suspicious
VOLUNTEERED
03 - Both
04 - Neither
99 – DK/NA

34. Please tell me if you totally agree, somewhat agree, somewhat disagree or totally disagree with each of the following statements.
READ AND ROTATE A-F

a) Many times I feel that I have little influence over the things that happen to me.

b) I am the kind of person who gives in easily when someone is pressuring me.

c) I try to resist the tempting packaging and advertisements that attempt to make me buy things I don't really want.

d) It is very likely that, if a product is widely advertised, it will be a good product.

e) Most of the time advertising is lying.

f) I am very concerned that I will not have enough money to live comfortably in the future.

REPEAT SCALE IF NECESSARY

01 - Totally agree
02 - Somewhat agree
03 - Somewhat disagree
04 - Totally disagree
VOLUNTEERED
05 - Neither agree nor disagree
06 - Depends
99 - DK/NA

35. Next, I will read a short list of impressions and experiences some people have as consumers. For each one, please tell me whether this has happened to you in the past few months:
READ AND ROTATE

a) The urge to buy more

b) Looking for promotions or discounts

c) Being on the lookout for new things

01 - Yes
02 - No
03 - DK/NA

G. Demographics

To finish up, I'd like to ask a few final questions to help us analyze the survey. Please be assured that your answers will remain completely confidential.

A. In what year were you born?
__ __ __ __ Year
99 - REFUSE/NA

B. Were you born in Canada or in another country?

01 - In Canada
02 - Another country
99 - REFUSE/NA

C. Would you consider yourself a member of a visible minority?

01 - Yes
02 - No SKIP TO Q.E
99 - REFUSE/NA SKIP TO Q.E

D. Could you please tell me your ethnic or cultural background?

Group	*Includes*
Aboriginal	Indian, Inuit, Metis. If even part aboriginal, respondent is considered aboriginal
Chinese	China, Hong Kong, Taiwan
East Asia	Japanese, Korean
South Asian/ East Indian	Bangladeshi, Bengali, Brunei, Gujarati, East Indian, Indo Pakistani, Mauritius, Mayotte, Mongolian, Pakistani, Punjabi, Singhalese, Sri Lankan, Tamil
South East Asian	Vietnamese, Cambodian, Malaysian, Laotian, Indonesian, Singaporean, Burmese, Kampuchean, Thai
Filipino	Philippines
Black (Africa, Caribbean)	Angolan, Anguillan, Antiguan, Aruba/Netherlands Antilles, Bahamian, Barbadian, Belizean, Benin, Bermudan, Botswanan, West Indian, Burkina Faso, Burundi, Cameroon, Cape Verde Islands, Cayman Islands, Central African Republic, Chad, Comoros Islands, Congo, Dominica, Equatorial Guinea, Ethiopian, Gabonese, Gambian, Ghanaian, Grenadian, Guadeloupe, Guinea, Guinea-Bissau, Guyanese, Haitian, Ivory Coast, Jamaican, Kenyan, Lesotho, Liberia, Madagascar, Malawi, Mali, Martinique/French Guiana, Montserrat, Mozambique, Namibian, Nevisitian, Niger, Nigerian, Rwandan, Vicentian/Grenadines, Saint Lucian, Senegalese, Trinidadian, Tobagonian, West Indian, Other Caribbean, Other African
Latin American	All Central and South American countries, including Mexico, Cuba, Puerto Rico
West Asian/North African/Arabs	Afghan, Algerian, Armenian, Bahrain, Bhutanese, Egyptian, Iranian, Iraqi, Israeli, Jordanian, Kurdish, Kuwaiti, Lebanese, Libyan, Maghrebi origins, Mauritanian, Moroccan, Nepalese, Oman, Palestinian, Republic of Yemen, Saudi Arabian, Syrian, Turk
Pacific Islands	Fijian, Melanesian, Micronesian, Polynesian, Tonga, Tuvalu, Wake Island, Western Samoa, American Samoa, Coral Sea Islands, Territory, Kiribati, Nauru, Norfolk Island, Northern Mariana Island, Tokelau, Pitcairn Islands, Trust Territory of the Pacific Islands, Vanuatu, Wallis and Futuna Island, Cook Islands, Johnston Atoll, Guam, Midway Islands, New Caledonia
Other Visible Minorities	RECORD _____
White	Non - Visible Minority
REFUSE/NO ANSWER	

E. What is the highest level of education that you have reached?
DO NOT READ - CODE ONE ONLY

01 - Some elementary (Grades 1-6)
02 - Completed elementary (Grade 7 or 8)
03 - Some high school (Grades 9-11)
04 - Completed high school (Grades 12 or 13 or OAC)
05 - Some community college, vocational, trade school (or some CEGEP)
06 - Completed community college, vocational, trade school (or complete CEGEP)
07 - Some university (no degree)
08 - Completed university (Bachelor's Degree)
09 - Post graduate/professional school (Master's Degree, Ph.D., etc.)
10 - No schooling
VOLUNTEERED
99 - DK/NA

F. Which of the following best describes your current marital status:
READ – CODE ONE ONLY

01 - Married or living as a couple
02 - Single
03 - Widowed
04 - Separated or
05 - Divorced
VOLUNTEERED
99 - NA/REFUSE

G. How many children, aged 18 or younger, if any, are currently living in your household, or are you otherwise supporting financially?

__ __ Number of children
99 - NA/REFUSE

H. Which of the following best describes your own present employment status?
READ – PROBE FULL OR PART-TIME HOURS – CODE ONE ONLY

01 - Working full-time (30 hours or more per week)
02 - Working part-time
03 - Unemployed or looking for a job
04 - Self-employed
05 - Stay at home full-time
06 - Student, or
07 - Retired
VOLUNTEERED
08 - Disability pension [PROGRAMMER : IF CODE 08, SELECT 01 AT Q.I AND SKIP TO Q.J]
99 - REFUSAL

I. Have you or others in your household received social assistance or housing supplements in the past three years? [INCLUDES DISABILITY PENSION/BENEFITS]

01 - Yes
02 - No
99 - REFUSE/NA

J. Does a physical or mental condition or health problem reduce the amount or the kind of activity you are able to do?

01 - Yes, sometimes
02 - Yes, often
03 - No
99 - DK/NA

K. For statistical purposes only, we need general information about your household income. Please tell me which of the following categories applies to your total household income for the year 2006?
READ - CODE ONE ONLY

01 - Less than $30,000
02 - $30,000 up to $60,000
03 - $60,000 up to $80,000
04 - $80,000 up to $100,000
05 - More than $100,000
VOLUNTEERED
99 - DK/NA/Refuse

L. Thinking ahead to three years from now, how do you think your household income will compare to today? Do you think it will be ...?

01 – Much higher
02 – Slightly higher
03 – About the Same
04 – Slightly lower
05 – Much lower
VOLUNTEERED
99 - DK/NA

M. And thinking for a moment about your personal debt on which you currently make interest payments. I am talking about your debts you partially pay-off each month for things like mortgages, credit cards, personal loans or car loans. Would you say the amount of debt you currently have is...
READ IN SEQUENCE

01 - More than you can handle financially
02 - About as much as you can handle financially ...or...
03 - You could handle more debt than you currently have
VOLUNTEERED
04- Do not have any personal debt
99 - DK/NA

N. And to better understand how results vary by region, may I have your 6-digit postal code?
ACCEPT FIRST THREE DIGITS IF THAT IS ALL RESPONDENT IS WILLING TO GIVE

_ _ _ _ _ _
999999 - DK/NA

This completes the survey. On behalf of the Government of Canada, thank you very much for your time and cooperation.

In case my supervisor would like to verify that I conducted this interview, may I have your first name?

First Name: _____

IF RESPONDENT ASKS FOR INFORMATION ABOUT THIS SURVEY: You can get more information about this research by contacting the Information Centre at the Competition Bureau Canada at 1-800-348-5358.

IF ASKED: TO REPORT A FRAUD YOU MAY CONTACT PHONEBUSTERS AT 1-888-495-8501, OR BY E-MAIL AT info@phonebusters.com. THIS SERVICE IS AVAILABLE IN FRENCH AND ENGLISH.

RECORD:

O. Gender

01 - Male
02 - Female

P. Language of Interview

01 - English
02 - French

Q. Province

01 – Newfoundland
02 - Prince Edward Island
03 - Nova Scotia
04 - New Brunswick
05 - Quebec
06 - Ontario
07 - Manitoba
08 - Saskatchewan
09 - Alberta
10 - British Columbia
11 – Northwest Territories
12 - Yukon
13 - Nunavut

R. Community Size

01 - One million +
02 - 100,000 to one million
03 - 10,000 to 100,000
04 - 5,000 to 10,000
05 - Less than 5,000

INDUSTRIE CANADA/BUREAU DE LA CONCURRENCE DU CANADA

Sondage national de 2007 sur la fraude par marketing de masse
Questionnaire final

Introduction

Bonjour/Bonsoir. Mon nom est _____ et je vous appelle au nom d'Environics Research Group. Aujourd'hui, nous réalisons un sondage volontaire pour le compte du gouvernement du Canada sur des dossiers qui sont importants pour les consommateurs. Soyez assurés que nous ne vendons ni ne sollicitons rien. Ce sondage est inscrit dans le système national d'inscription des sondages.

Ce sondage est mené auprès d'un groupe de Canadiens et de Canadiennes âgés de 18 ans et plus qui ont été choisis au hasard. Toutes les réponses données demeureront strictement confidentielles et anonymes. Le but de cette recherche est de mieux comprendre les expériences vécues par les Canadiens et Canadiennes à l'égard d'une série de techniques de vente ou de marketing qui peuvent s'avérer frauduleuses ou trompeuses.

SI DEMANDÉ : Dans ce contexte « Canadiens et Canadiennes » fait allusion à des personnes qui vivent au Canada, pas nécessairement des citoyens canadiens.

SI DEMANDÉ : Il faudra environ de 10 à 20 minutes pour compléter le sondage, selon les réponses que vous donnerez à certaines des questions.

SI DEMANDÉ : Je pourrai vous donner le nom d'une personne-ressource au gouvernement du Canada à la fin du sondage [DONNER LE IMMÉDIATEMENT SI LE/LA RÉPONDANT(E) INSISTE]

SI DEMANDÉ : Le système d'inscription a été mis sur pied par l'industrie canadienne de recherche par sondages, afin de permettre au public de vérifier la légitimité d'un sondage, d'obtenir plus de renseignements au sujet de l'industrie des sondages et de déposer une plainte. Le numéro sans frais du système d'enregistrement est le suivant : 1-800-554-9996.

SI DEMANDÉ : POUR SIGNALER UNE FRAUDE, VOUS POUVEZ COMMUNIQUER AVEC PHONEBUSTERS AU NUMÉRO 1-888-495-8501 OU PAR COURRIEL À L'ADRESSE info@phonebusters.com. CE SERVICE EST DISPONIBLE EN FRANÇAIS ET EN ANGLAIS.

Nous choisissons des numéros de téléphone au hasard, puis nous choisissons une personne à interviewer dans chaque foyer. Pour cela, nous aimerions parler à la personne de votre foyer, âgée de 18 ans ou plus, qui a célébré son anniversaire de naissance le plus récemment. Est-ce vous ?

SI LA PERSONNE CHOISIE N'EST PAS DISPONIBLE, PRENDRE DES ARRANGEMENTS POUR UN RAPPEL.

SI LA PERSONNE CHOISIE N'EST PAS DISPONIBLE PENDANT LA PÉRIODE DES ENTREVUES, DEMANDER À PARLER À LA DEUXIÈME PERSONNE QUI A CÉLÉBRÉ SON ANNIVERSAIRE LE PLUS RÉCEMMENT.

CONFIRMER SI LE/LA RÉPONDANT(E) SOUHAITE QUE L'ENTREVUE SE DÉROULE EN ANGLAIS OU EN FRANÇAIS

A. Réchauffement/Mise en contexte

J'aimerais débuter en vous posant quelques questions à propos de certaines expériences que vous avez peut-être eues en tant que consommateur(rice)…

1. Au cours des 12 derniers mois, avez-vous fait un don à un organisme de bienfaisance après avoir reçu un appel de télémarketing provenant de cet organisme ?

   01 - Oui
   02 - Non PASSER À LA Q.3
   03 - NSP/PR PASSER À LA Q.3

2. (SI OUI À LA Q.1) Et, après un tel appel, avez-vous déjà fait un don à un organisme de bienfaisance auquel vous n'aviez PAS donné auparavant ?

   01 - Oui
   02 - Non
   03 - NSP/PR

POSER À TOUS

3. Au cours des 12 derniers mois, avez-vous acheté quelque chose d'une personne faisant de la vente par téléphone (d'un télévendeur)?

   01 - Oui
   02 - Non PASSER À LA Q.5
   03 - NSP/PR PASSER À LA Q.5

4. (SI OUI À LA Q.3) Avez-vous effectué des achats auprès d'un télévendeur qui représentait une compagnie avec laquelle vous n'aviez jamais fait affaire auparavant ?

   01 - Oui
   02 - Non
   03 - NSP/PR

POSER À TOUS

5. Au cours des 12 derniers mois, après avoir reçu des envois non sollicités par la poste ou par courriel ou par du pourriel (*SPAM*), avez-vous acheté quelque chose d'un vendeur avec lequel vous n'aviez pas fait affaire avant ?

   01 - Oui
   02 - Non
   03 - NSP/PR

6. Et, combien d'achats pensez-vous que vous avez effectués sur Internet au cours des 12 derniers mois ?

   INCRIRE UN CHIFFRE EXACT; FOURCHETTE VALIDE 0-400. SONDER SI LE CHIFFRE EST SUPÉRIEUR À 100 : « Aux fins de confirmation, avez-vous dit ### achats ? »

   PRÉCISER _____
   99 - NSP/PR

B. Sensibilisation, ciblage et victimisation liées à la FMM

À présent, j'aimerais vous poser quelques questions se rapportant à bon nombre d'expériences que certains consommateurs ont eues. Nous souhaitons connaître celles dont vous avez entendu parler, que ce soit par un ami, les nouvelles ou ailleurs, et s'il y a lieu, celles dont vous avez fait l'expérience personnellement…

CHOISIR AU HASARD 8 DES 12 ÉLÉMENTS POUR CHACUN DES RÉPONDANTS, À PARTIR DES QUESTIONS 7 À 18 ET EN VARIANT LEUR PRÉSENTATION DE FAÇON ALÉATOIRE.

NOTE À L'INTERVIEWEUR(EUSE) POUR LES Q. 7-18 : La question (a) de chacune des séries de questions de Q7-18 est conçue afin de saisir le niveau général de sensibilisation, à savoir si le/la répondant(e) a ou non été victime de la fraude. Les questions (b) à (d) se rapportent aux expériences personnelles du/de la répondant(e).

PRIX/LOTERIES/SWEEPSTAKES

7a. Avez-vous déjà entendu parler de fraude se rapportant à un Prix, une loterie ou un Sweepstake ? Contrairement à l'achat de billets de loterie, cela se produit quand une personne reçoit un appel, une lettre ou un courriel l'avisant qu'elle a gagné ou qu'elle a la chance de gagner un prix, mais qu'elle doit d'abord acheter quelque chose ou payer à l'avance des frais pour le recevoir.

SI DEMANDÉ : Le prix, s'il est reçu, n'est pas tel que promis.
SI DEMANDÉ : Le prix pourrait inclure de l'argent ou des produits – les voyages sont un autre type de fraude.

01 - Oui
02 – Non PASSER À LA Q.8
03 - NSP/PR PASSER À LA Q.8

7b. (SI OUI À LA Q.7a) Est-ce qu'on vous a déjà approché(e) ou contacté(e) avec ce type de fraude ?

01 - Oui
02 – Non PASSER À LA Q.8
03 - NSP/PR PASSER À LA Q.8

7c. (SI OUI À LA Q.7b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.8
03 - NSP/PR PASSER À LA Q.8

7d. (SI OUI À LA Q.7c) Avez-vous fini par acheter quelque chose ou par payer des frais à l'avance en réponse à cette invitation ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.8
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.8
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.8

OFFRE DE DEVISES ÉTRANGÈRES

8a. Avez-vous déjà entendu parler de l'arnaque de l'Afrique de l'Ouest ou du « quatre cent dix-neuf » ? Cette arnaque comprend habituellement une demande d'aide pour transférer une grosse somme d'argent d'un autre pays vers le Canada.
[LES INTERVIEWEURS MARQUENT UNE PAUSE ICI ET CONTINUENT SEULEMENT SI LE/LA RÉPONDANT(E) NE RÉPOND PAS « OUI » AVEC CERTITUDE]
On demande à la personne de payer des frais avant que cette « fortune » ne puisse être disponible, mais la fortune est fictive et la personne ne recevra jamais ce qu'on lui a promis.

SI DEMANDÉ/ NOTE À L'INTERVIEWEUR(EUSE) : Cela inclut « l'arnaque nigérienne »

01 - Oui
02 – Non PASSER À LA Q.9
03 - NSP/PR PASSER À LA Q.9

8b. (SI OUI À LA Q.8a) Est-ce qu'on vous a déjà approché(e) ou contacté(e) avec ce type d'arnaque ?

01 - Oui
02 – Non PASSER À LA Q.9
03 - NSP/PR PASSER À LA Q.9

8c. (SI OUI À LA Q.8b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.9
03 - NSP/PR PASSER À LA Q.9

8d. (SI OUI À LA Q.8c) Avez-vous fini par payer des frais à l'avance en réponse à cette invitation ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.9
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.9
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.9

TRAVAIL À DOMICILE/POSSIBILITÉS D'EMPLOI

9a. Avez-vous déjà entendu parler d'une fraude où quelqu'un se fait offrir un emploi et où on lui demande de payer des frais à l'avance pour garantir l'emploi ou pour obtenir du matériel pour travailler à la maison ? Ces offres d'emplois promettent des revenus qui dépassent ce qui est possible.

01 - Oui
02 – Non PASSER À LA Q.10
03 - NSP/PR PASSER À LA Q.10

9b. (SI OUI À LA Q.9a) Est-ce qu'on vous a déjà contacté(e) ou avez-vous vu des annonces ou des offres se rapportant à ce type de fraude ?

01 - Oui
02 – Non PASSER À LA Q.10
03 - NSP/PR PASSER À LA Q.10

9c. (SI OUI À LA Q.9b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.10
03 - NSP/PR PASSER À LA Q.10

9d. (SI OUI À LA Q.9c) Avez-vous fini par payer des frais à l'avance pour obtenir l'emploi ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.10
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.10
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.10

10a. Avez-vous déjà entendu parler d'une fraude où les gens se voient offrir des emplois pour évaluer les services offerts par des compagnies d'encaissement de chèques ou de transfert d'argent ? La personne se fait donner des chèques ou des fonds à encaisser ou à transférer, mais il s'agit plutôt de contrefaçon ou de chèques volés.

01 - Oui
02 – Non PASSER À LA Q.11
03 - NSP/PR PASSER À LA Q.11

10b. (SI OUI À LA Q.10a) Est-ce qu'on vous a déjà contacté(e) avec ce type de fraude ou avez-vous déjà vu des annonces ou des offres qui s'y rapportaient ?

01 - Oui
02 – Non PASSER À LA Q.11
03 - NSP/PR PASSER À LA Q.11

10c. (SI OUI À LA Q. 10b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.11
03 - NSP/PR PASSER À LA Q.11

10d. (SI OUI À LA Q.10c) Avez-vous fini par accepter l'emploi ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.11
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.11
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.11

ARNAQUE DU PAIEMENT EN TROP (VENTE DE MARCHANDISE PAR LE PLAIGNANT)

11a. Avez-vous déjà entendu parler d'une fraude où la victime est une personne qui vend quelque chose et qui reçoit un chèque dont le montant est supérieur au prix de vente ? On lui demande ensuite d'encaisser le chèque et de redonner la différence à l'expéditeur. Dans cette arnaque, il s'agit d'un faux-chèque ou d'un chèque volé, et le vendeur est tenu responsable de rembourser les sommes envoyées après avoir encaissé le chèque.

01 - Oui
02 – Non PASSER À LA Q.12
03 - NSP/PR PASSER À LA Q.12

11b. (SI OUI À LA Q.11a) Est-ce qu'on vous a déjà contacté(e) avec ce type d'arnaque ?

01 - Oui
02 – Non PASSER À LA Q.12
03 - NSP/PR PASSER À LA Q.12

11c. (SI OUI À LA Q.11b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.12
03 - NSP/PR PASSER À LA Q.12

11d. (Si OUI À LA Q.11c) Avez-vous fini par encaisser le chèque et envoyer de l'argent en retour à l'autre personne ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.12
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.12
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.12

ARNAQUE DE L'EMPRUNT

12a. Avez-vous entendu parler de prêts qui sont offerts sans égard à la cote de crédit de l'emprunteur, mais pour lesquels il faut d'abord verser un paiement à l'avance ? Dans cette fraude, l'emprunteur envoie le paiement à l'avance, mais ne reçoit jamais le prêt.

01 - Oui
02 – Non PASSER À LA Q.13
03 - NSP/PR PASSER À LA Q.13

12b. (SI OUI À LA Q.12a) Est-ce qu'on vous a déjà contacté(e) ou avez-vous vu des annonces ou des offres se rapportant à ce type de fraude ?

01 - Oui
02 – Non PASSER À LA Q.13
03 - NSP/PR PASSER À LA Q.13

12c. (SI OUI À LA Q.12b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.13
03 - NSP/PR PASSER À LA Q.13

12d. (SI OUI À LA Q.12c) Avez-vous fini par payer des frais à l'avance en réponse à cette invitation ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.13
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.13
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.13

CARTE DE CRÉDIT

NOTE À L'INTERVIEWEUR(EUSE): SI DEMANDÉ/MENTIONNÉ, LA RÉCENTE ATTEINTE À LA SÉCURITÉ RELATIVE À LA CARTE DE CRÉDIT/DÉBIT WINNERS/HOMESENSE NE S'APPLIQUE PAS / N'EST PAS PERTINENTE POUR CETTE QUESTION.

13a. Avez-vous déjà entendu parler d'une fraude où un consommateur se fait offrir une carte de crédit s'il paie des frais à l'avance, mais où il ne reçoit jamais la carte ?

01 - Oui
02 – Non PASSER À LA Q.14
03 - NSP/PR PASSER À LA Q.14

13b. (SI OUI À LA Q.13a) Est-ce qu'on vous a déjà contacté(e) ou avez-vous vu des annonces ou des offres se rapportant à ce type de fraude ?

01 - Oui
02 – Non PASSER À LA Q.14
03 - NSP/PR PASSER À LA Q.14

13c. (SI OUI À LA Q.13b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.14
03 - NSP/PR PASSER À LA Q.14

13d. (SI OUI À LA Q.13c) Avez-vous fini par payer des frais à l'avance en réponse à cette invitation ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.14
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.14
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.14

SI DEMANDÉ : POUR SIGNALER UNE FRAUDE, VOUS POUVEZ COMMUNIQUER AVEC PHONEBUSTERS AU NUMÉRO 1-888-495-8501 OU PAR COURRIEL À L'ADRESSE info@phonebusters.com. CE SERVICE EST DISPONIBLE EN FRANÇAIS ET EN ANGLAIS.

ACHAT DE MARCHANDISE (PAS REÇUE/PAS COMME PRÉVU)

14a. Avez-vous entendu parler d'une situation où quelqu'un achète quelque chose, soit par Internet ou par un catalogue de produits par la poste, paie et, ensuite, soit le produit reçu ne correspond pas à ce qui était prévu, soit n'arrive pas ou arrive à une date très tardive.

01 - Oui
02 – Non PASSER À LA Q.15
03 - NSP/PR PASSER À LA Q.15

14b. (SI OUI À LA Q.14a) Est-ce que vous avez déjà vécu ce type de fraude ?

01 - Oui
02 – Non PASSER À LA Q.15
03 - NSP/PR PASSER À LA Q.15

14c. (SI OUI À LA Q.14b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.15
03 - NSP/PR PASSER À LA Q.15

14d. (SI OUI À LA Q.14c) Avez-vous fini par payer quelque chose en réponse à cette fraude ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.15
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.15
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.15

PRODUITS OU SERVICES FRAUDULEUX SE RAPPORTANT À LA SANTÉ

15a. Avez-vous déjà entendu parler de produits de santé ou de traitements qui ne fonctionnent pas aussi bien qu'annoncé dans la publicité ? Par exemple, la guérison de certaines maladies, des produits pour perdre du poids, etc.

INTERVIEWEUR(EUSE) – SI DEMANDÉ : CELA INCLUT LES INFOMERCIAUX À LA TÉLÉVISION, DE MÊME QUE LES ANNONCES DANS LES JOURNAUX, LES MAGAZINES, LES OFFRES SUR INTERNET OU PAR COURRIEL, AINSI QUE LA SOLLICITATION PAR LES TÉLÉVENDEURS.

01 - Oui
02 – Non PASSER À LA Q.16
03 - NSP/PR PASSER À LA Q.16

15b. (SI OUI À LA Q.15a) Avez-vous déjà été(e) en contact avec ce type de fraude ou avez-vous vu des annonces ou des offres de ce type ?

01 - Oui
02 – Non PASSER À LA Q.16
03 - NSP/PR PASSER À LA Q.16

15c. (SI OUI À LA Q.15b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.16
03 - NSP/PR PASSER À LA Q.16

15d. (SI OUI À LA Q.15c) Avez-vous fini par faire un achat ou par payer quelque chose en réponse à cette offre ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.16
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.16
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.16

VACANCES/VOYAGES

16a. Avez-vous déjà entendu parler d'une fraude dans laquelle un télévendeur appelle pour offrir un voyage, mais demande qu'un pré-paiement soit effectué avant de procéder à la réservation? L'hébergement se révèle par la suite être de bien moindre qualité que ce qui avait été promis.

NOTES POUR L'INTERVIEWEUR(EUSE) / SI DEMANDÉ : Une fois que les frais à l'avance ont été payés, les dates que la personne préfère ne sont souvent pas disponibles ou des frais additionnels sont exigés pour faire la réservation. Si des vacances sont reçues, l'hébergement est habituellement de qualité inférieure.

01 - Oui
02 – Non PASSER À LA Q.17
03 - NSP/PR PASSER À LA Q.17

16b. (SI OUI À LA Q.16a) Est-ce qu'on vous a déjà contacté(e) ou avez-vous déjà vu des annonces ou des offres se rapportant à ce type d'arnaque ?

01 - Oui
02 – Non PASSER À LA Q.17
03 - NSP/PR PASSER À LA Q.17

16c. (SI OUI À LA Q.16b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.17
03 - NSP/PR PASSER À LA Q.17

16d. (SI OUI À LA Q.16c) Avez-vous fini par payer des frais à l'avance ou par acheter quelque chose en réponse à cette offre ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.17
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.17
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.17

17a. Avez-vous déjà entendu parler de fraudes se rapportant aux vacances ou aux voyages dans lesquelles des offres mensongères de cadeaux ou de récompenses gratuites sont faites, afin de persuader les gens d'assister à des séances de vente où ils sont soumis à des techniques de vente sous pression ou à des offres frauduleuses ?

NOTES À L'INTERVIEWEUR(EUSE) : Cela se rapporte souvent à des logements avec entente de multipropriété ou à des copropriétés de vacances. Certaines personnes comprendront mieux l'expression anglaise « time share ».

01 - Oui
02 – Non PASSER À LA Q.18
03 - NSP/PR PASSER À LA Q.18

17b. (SI OUI À LA Q.17a) Est-ce qu'on vous a déjà contacté(e) avec ce type de fraude ou avez-vous déjà vu des annonces ou des offres qui s'y rapportaient ?

01 - Oui
02 – Non PASSER À LA Q.18
03 - NSP/PR PASSER À LA Q.18

17c. (SI OUI À LA Q.17b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA Q.18
03 - NSP/PR PASSER À LA Q.18

17d. (SI OUI À LA Q.17c) Avez-vous fini par payer des frais à l'avance ou par acheter quelque chose en réponse à cette offre ?

01 - Oui = VICTIME POUR LA SECTION C – POURSUIVRE AVEC LA Q.18
02 – Non = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.18
03 - NSP/PR = CIBLE POUR LA SECTION C – POURSUIVRE AVEC LA Q.18

INVESTISSEMENT

18a. Avez-vous déjà entendu parler de fraudes en matière d'investissement, promettant souvent des rendements supérieurs à la normale et où les investisseurs perdent tout ou presque tout l'argent qui devait être investi ?

01 - Oui
02 – Non PASSER À LA SECTION C
03 - NSP/PR PASSER À LA SECTION C

INTERVIEWEUR(EUSE) : SI ON LE DEMANDE, CELA INCLUT LE POURRIEL (*SPAM*)/LES ENVOIS MASSIFS DE COURRIEL SUR DES TRUCS POUR LE MARCHÉ BOURSIER (OU DES COURRIELS DE TYPE « *PUMP AND DUMP* »)

18b. (SI OUI À LA Q.18a) Est-ce qu'on vous a déjà contacté(e) avec ce type de fraude ou avez-vous déjà vu des annonces ou des offres qui s'y rapportaient ?

01 - Oui
02 – Non PASSER À LA SECTION C
03 - NSP/PR PASSER À LA SECTION C

18c. (SI OUI À LA Q.18b) Est-ce que cela s'est produit au cours des 12 derniers mois ?

01 - Oui
02 – Non PASSER À LA SECTION C
03 - NSP/PR PASSER À LA SECTION C

18d. (SI OUI À LA Q.18c) Avez-vous fini par perdre de l'argent avec cette fraude ?

01 - Oui = VICTIME POUR LA SECTION C – CONTINUER À LA SECTION C
02 – Non = CIBLE POUR LA SECTION C – CONTINUER À LA SECTION C
03 - NSP/PR = CIBLE POUR LA SECTION C – CONTINUER À LA SECTION C

C. Suivi auprès des cibles et des victimes

SI AUCUN INCIDENT DE CIBLE OU DE VICTIME DANS LES Q. 7 – 18, PASSER À LA Q.27.

POSER Q.19 à Q.26 POUR CHAQUE TYPE DE FRAUDE, JUSQU'À UN MAXIMUM DE TROIS FRAUDES [FRAUDE = VICTIME OU CIBLE, MAIS AVOIR ÉTÉ UNE VICTIME A TOUJOURS PRÉCÉDENCE SUR AVOIR ÉTÉ UNE CIBLE].

POUR LES RÉPONDANTS COMPTANT JUSQU'À TROIS INCIDENTS DE VICTIME ET/OU DE CIBLE DANS LES Q.7 À Q.18 – CHOISIR TOUTES LES FRAUDES

POUR LES RÉPONDANTS COMPTANT PLUS DE TROIS INCIDENTS, CHOISIR AU HASARD TROIS CATÉGORIES DE FRAUDE.

J'aimerais à présent vous poser quelques questions pour obtenir des précisions à propos [SI UNE FRAUDE : de la fraude ou de l'arnaque /SI DEUX FRAUDES : des deux fraudes ou arnaques /SI TROIS FRAUDES OU PLUS : des trois fraudes ou arnaques] que vous avez mentionné(es). [SI A MENTIONNÉ PLUS DE TROIS FRAUDES : Nous allons seulement choisir au hasard trois des fraudes ou des arnaques que vous avez mentionnées.]

Laissez-moi [SI PLUS D'UNE FRAUDE : d'abord/deuxièmement/troisièmement] vous poser des questions se rapportant à [L'ARNAQUE/LA FRAUDE NUMÉRO UN/DEUX/TROIS :] . . .

REMPLIR L'ARNAQUE/LA FRAUDE NUMÉRO UN/DEUX/TROIS À PARTIR DES ÉNONCÉS SUIVANTS :

SI Q7d: [LA FRAUDE SE RAPPORTANT À UN PRIX, UNE LOTERIE OU UN SWEEPSTAKES] [SI DEMANDÉ : Cela se produit quand une personne est avisée qu'elle a gagné ou qu'elle a la chance de gagner quelque chose, mais qu'elle doit d'abord acheter quelque chose ou payer à l'avance des frais pour recevoir le prix]

SI Q8d: [L'ARNAQUE DE L'AFRIQUE DE L'OUEST OU LA FRAUDE DU « 419 »] [SI DEMANDÉ : Cela comprend habituellement une demande d'aide pour transférer une grosse somme d'argent d'un autre pays vers le Canada. CONTINUER SEULEMENT SI NÉCESSAIRE : On demande à la personne de payer des frais avant que cette « fortune » ne puisse être disponible, mais la fortune est fictive et la personne ne recevra jamais ce qu'on lui a promis]

SI Q9d: [LA FRAUDE DE L'EMPLOI/DU TRAVAIL À DOMICILE] [SI DEMANDÉ : Lorsque quelqu'un se fait offrir un emploi et où qu'on lui demande de payer des frais à l'avance pour garantir l'emploi ou pour obtenir du matériel pour travailler à la maison. Ces offres d'emplois promettent des revenus qui dépassent ce qui est possible]

SI Q10d: [LA FRAUDE DE L'ENCAISSEMENT DE CHÈQUES/DE TRANSFERTS D'ARGENT] [SI DEMANDÉ : Lorsque des gens se voient offrir un emploi pour évaluer les services offerts par des compagnies d'encaissement de chèques ou de transfert d'argent. La personne se fait donner des chèques ou des fonds à encaisser ou à transférer, mais il s'agit plutôt de contrefaçon ou de chèques volés].

SI Q11d: [L'ARNAQUE DU PAIEMENT EN TROP POUR LA VENTE DE MARCHANDISE] [SI DEMANDÉ : La situation où une personne qui vend ou loue quelque chose reçoit un faux chèque ou mandat dont le montant est supérieur au prix demandé et à qui on demande d'encaisser le chèque et de redonner la différence à l'expéditeur].

SI Q12d: [L'ARNAQUE DE L'EMPRUNT AVEC DES FRAIS À PAYER À L'AVANCE] [SI DEMANDÉ : Lorsque des prêts sont offerts sans égard à la cote de crédit de l'emprunteur, mais pour lesquels on doit d'abord verser un paiement à l'avance, mais on ne reçoit jamais le prêt]

SI Q13d: [LA FRAUDE DE LA CARTE DE CRÉDIT POUR LAQUELLE ON DOIT PAYER DES FRAIS À L'AVANCE] [SI DEMANDÉ : Lorsque des consommateurs se font offrir une carte de crédit s'ils paient des frais à l'avance, mais ils ne reçoivent jamais la carte]

SI Q14d: [L'ARNAQUE DE LA FACTURATION DE MARCHANDISE JAMAIS COMMANDÉE OU REÇUE] [SI DEMANDÉ : Il s'agit de la situation où quelqu'un commande quelque chose, soit par Internet ou par un catalogue de produits par la poste, paie et, ensuite, soit le produit reçu ne correspond pas à ce qui était prévu, soit n'arrive pas ou arrive à une date très tardive]

SI Q15d: [LA FRAUDE DES PRODUITS DE SANTÉ OU DES TRAITEMENTS QUI NE FONCTIONNENT PAS] [SI DEMANDÉ : Cela se produit quand un produit de santé ou un traitement ne fonctionne pas aussi bien que dans la publicité]

SI Q16d: [LA FRAUDE DU PAIEMENT À L'AVANCE POUR LES VACANCES] [SI DEMANDÉ : c'est lorsqu'un paiement à l'avance est nécessaire pour garantir ou pour réserver des vacances gratuites ou à rabais]

SI 17d: [LA FRAUDE DE LA VENTE SOUS PRESSION DE VACANCES] [SI DEMANDÉ : Lorsque des cadeaux ou des récompenses gratuites sont offerts, afin de persuader les gens d'assister à des présentations de vente où ils sont soumis à des techniques de vente sous pression ou à des offres frauduleuses]

SI Q18d: [L'ARNAQUE EN MATIÈRE D'INVESTISSEMENT] [SI DEMANDÉ : Il s'agit de possibilités d'investissement, promettant souvent des rendements supérieurs à la normale et où les investisseurs perdent tout ou presque tout l'argent qui devait être investi]

19. Combien de fois au cours des 12 derniers mois avez-vous vu des annonces ou des offres de ce genre ou avez-vous été contacté(e) avec ce type de fraude ?

    INSCRIRE UN CHIFFRE EXACT. SI UNE FOURCHETTE EST DONNÉE, SONDER POUR OBTENIR UN CHIFFRE EXACT.
    SI LE CHIFFRE EST SUPÉRIEUR À 10, SONDER: « Aux fins de confirmation, avez-vous dit ### fois ? »

    PRÉCISER _____
    SI ZÉRO, PASSER À LA SECTION SUIVANTE
    99 - NSP/PR

20. Si vous réfléchissez au plus récent incident, comment vous a-t-on contacté(e) ou à quel endroit avez-vous vu l'annonce ou l'offre se rapportant à cette arnaque ? LIRE AU BESOIN, JUSQU'À CE QUE L'OPTION SOIT CHOISIE : Était-ce :

    01 – Par téléphone ou par télémarketing
    02 – Par courriel
    03 – Par la poste
    04 – Sur un site Web
    05 – Par une annonce dans le journal
    06 – Par une publicité télévisée
    07 – Par quelqu'un qui a frappé à votre porte
    08 – Quand vous avez reçu la facture
    09 – Par une affiche ou un dépliant
    10 – Ami ou membre de la famille
    NON SUGGÉRÉ
    97 – Autre, PRÉCISER _____
    99 - NSP/PR

21. Et, dans quelle langue cette approche ou cette sollicitation a-t-elle été faite ?

    01 – Anglais
    02 – Français
    03 – Bilingue (Français et Anglais)
    98 – Autre, PRÉCISER _____
    99 - NSP/PR

22. Toujours en pensant au plus récent incident, à combien s'élevait la facture ou le montant qu'on vous demandait de payer ?

PRÉCISER $ _____
999997 – Ne s'est pas rendu à ce point / pas allé aussi loin / n'a pas remarqué le montant / a raccroché / pas de prix ou montant indiqué
999998 – Devait donner le numéro/de l'information sur ma carte de crédit
999999 – Ne sait pas/ne se rappelle pas

VICTIMES SEULEMENT -- CIBLES PASSER À LA Q.24

23. Et, combien d'argent avez-vous payé ou perdu à cause de cette arnaque ?

PRÉCISER _____
99 - NSP/PR

24. De quelle façon avez-vous reconnu qu'il s'agissait d'une fraude ou d'une arnaque ?
NE PAS LIRE - CODER TOUTES LES RÉPONSES QUI S'APPLIQUENT – EN CAS D'INCERTITUDE, INSCRIRE TEL QUEL

01 – C'était trop beau pour être vrai/trop excitant/on a jamais rien (ou quelque chose) pour rien
02 – De nature méfiante

03 – Ils voulaient de l'argent à l'avance
04 – Ils voulaient plus d'argent
05 – Ils voulaient obtenir des renseignements bancaires / personnels

06 – Si c'est si bon que cela, pourquoi le partager, pourquoi ne le gardent-ils pas pour eux-mêmes
07 – Je n'avais pas communiqué avec eux ou demandé quoique ce soit

08 – D'autres personnes m'avaient mis(e) en garde
09 – J'avais entendu ou lu des mises en garde dans les bulletins de nouvelles
10 – A reçu des mises en garde provenant d'autres sources (p.ex., banque, eBay, télévision, courriel, site Web)
11 – J'avais déjà vu/entendu cela
12 – J'ai été approché(e) une autre fois (pour la même chose)

13 – Ils ont essayé de faire pression sur moi
14 - Ils étaient trop rusés/ l'offre était trop astucieuse

15 – La facture est arrivée
16 – J'ai vérifié mon compte de banque/ mon relevé bancaire

17 – Ne vaut pas l'argent dépensé (pour le produit/ service)
18 – Ne fonctionnait pas (produit/ service)
19 – N'était pas tel que promis (produit/ service)
20 – N'est pas arrivé (produit/ service/ gains)

21 – Ils ont rejeté le travail que j'avais fait et que je leur avais envoyé (p.ex. travail à domicile)

22 – J'ai été incapable de les rejoindre / d'entrer en communication avec eux
23 – Pas eu d'autre contact depuis le contact initial

24 – Je ne m'étais pas inscrit(e) à aucune compétition/ loterie/ tirage

25 – Je le savais/intuition/un pressentiment
97 - Autre (préciser _____)
98 - Je ne m'en souviens pas
99 – NSP/PR

25. En avez-vous parlé ou avez-vous signalé cela à quelqu'un ?
NE PAS LIRE - CODER TOUTES LES RÉPONSES QUI S'APPLIQUENT – SI OUI, DEMANDER : À qui ?

01 – Membres de la famille
02 – Ami(s)
03 – Collègue(s)
04 – Autre personne
05 – Service de police local
06 – OPP / Police provinciale de l'Ontario
07 – Sûreté du Québec
08 – GRC
09 – Phonebusters
10 – Bureau de la concurrence
11 – RECOL (Programme de la GRC sur Internet : Signalement en direct des délits économiques)
12 – Bureau d'éthique commerciale du Canada (Better Business Bureau)
13 – Office de la protection du consommateur
97 – Autre, PRÉCISER _____
98 - Non, personne
99 - NSP/PR PASSER À LA Q.27

26. (SI Q25 = 01 à 97) Qu'est-ce qui vous a incité(e) à en parler ou à signaler cette arnaque ?
(SI Q25 = 98) Est-ce qu'il y a une raison en particulier pour laquelle vous n'avez pas signalé cet incident aux autorités ou pour laquelle vous n'en avez pas parlé ?

01 – Aucun moyen de les retracer
02 – N'en vaut pas la peine
03 – C'est banal/ça arrive trop souvent/ça arrive tout le temps/pas intéressant...
04 – Pour avertir les autres/Pour qu'ils se méfient
05 – Pas certain que c'était une fraude ou illégal
98 – Autre, PRÉCISER _____
99 - NSP/PR

POSER À TOUS
Passons maintenant à autre chose...

27. Au cours des 12 derniers mois, est-ce qu'un <u>autre membre de votre foyer</u> a été contacté ou a été la victime d'une ou l'autre des arnaques dont nous avons discuté ou qui en a été victime ?

01 - Oui
02 – Non PASSER À LA SECTION D
03 - NSP/PR PASSER À LA SECTION D

28. (SI OUI À LA Q27) De quelle arnaque ou combine s'agissait-il :
LIRE LA LISTE AU BESOIN – UTILISER LA MÊME LISTE ET LE MÊME ORDRE QUE CELUI UTILISÉ POUR PRÉSENTER LES Q.7-18
CODER TOUTES LES RÉPONSES QUI S'APPLIQUENT

01 - Prix/Loterie/Sweepstakes
02 – Offre de devises étrangères (Arnaque de l'Afrique de l'Ouest/du Nigéria/419)
03 – Travail à domicile / possibilités d'emploi
04 – Paiement excessif pour des marchandises (vente de marchandise par le plaignant)
05 – Arnaque de l'emprunt
06 – Carte de crédit
07 – Achat de marchandise (facturation de marchandise non reçue/qui n'est pas telle que prévue)
08 – Produits ou services de santé qui ne fonctionnent pas
09 – Vacances/Voyages
10 – Investissement
98 – Autre, PRÉCISER _____
99 - NSP/PR

29. Quel membre de votre foyer a été victime ou contacté le plus récemment dans le cadre d'une fraude ?

    01 – Conjoint(e)
    02 – Enfant
    03 – Parent
    04 – Cousin(e)
    05 – Belle-famille
    06 – Colocataire
    07 – Frère ou sœur
    98 – Autre, PRÉCISER _____
    99 - NSP/PR

30. Et, si vous réfléchissez encore une fois au plus récent incident, vous rappelez-vous si de l'argent a été perdu ?
    SI OUI (AUTRES PASSER À LA SECTION D) : Vous rappelez-vous combien ?

    PRÉCISER $ _____
    999999 - NSP/PR

D. Changements / incidence de la victimisation

POSER À TOUTES LES VICTIMES OU CIBLES

31. Et, à la suite de votre contact ou de votre expérience de ces types de fraudes dont nous avons discuté, est-ce que vous avez modifié :
    LIRE EN SÉQUENCE

    a) Votre façon de faire des achats ?

    b) Votre façon de payer les choses ?

    c) Votre façon de traiter les contacts non sollicités tels que des appels téléphoniques, du courrier ou du courriel ?

    d) Vos attitudes en général ?

    SI « OUI » à (a), SONDER : Comment avez-vous modifié votre façon de faire des achats ?
    SI « OUI » à (b), SONDER : Comment avez-vous modifié votre façon de payer les choses ?
    SI « OUI » à (c), SONDER : Comment avez-vous modifié votre façon de traiter les contacts non sollicités ?
    SI « OUI » à (d), SONDER : Comment avez-vous modifié vos attitudes ?

    01 PRÉCISER COMMENT _____
    02 - Non
    03 - NSP/PR

E. Attitudes générales

Passons à un autre sujet…

POSER À TOUS

[DE 06 CAMPAGNE DE PRÉVENTION DE LA FRAUDE APRÈS LE SONDAGE]

32. La fraude par marketing de masse est une fraude commise par téléphone, par la poste et par Internet. Certaines des arnaques habituellement utilisées pour frauder les victimes ont été décrites plus tôt dans ce sondage, notamment la combine des prix et des loteries, les offres de prêts et les arnaques de carte de crédit.

    Dans l'ensemble, dans quelle mesure pensez-vous que la fraude par marketing de masse représente un problème grave au Canada ? Diriez-vous qu'il s'agit d'un problème très grave, assez grave, pas très grave ou pas du tout grave ?

    NOTE À L'INTERVIEWEUR(EUSE) : dans cette étude, la « fraude par marketing de masse » n'inclut pas le vol d'identité ou le « phishing » (hameçonnage), mais cela inclut le « SPAM » (l'inondation-réseau).

    01 – Très grave
    02 – Assez grave
    03 – Pas très grave
    04 – Pas du tout grave
    NON SUGGÉRÉ
    05 – Ça dépend
    99 - NSP/PR

F. Caractéristiques des répondants

Passons à un autre sujet…

33. Si vous réfléchissez à la façon dont vos amis intimes ou les membres de votre famille vous décrivent le plus souvent, diriez-vous qu'ils ont plus tendance à vous décrire comme étant…
    LECTURE EN ROTATION

    01 – Une personne qui fait confiance aux gens et qui est amicale ...ou...
    02 - Une personne prudente et méfiante
    NON SUGGÉRÉ
    03 – Les deux
    04 – Ni un ni l'autre
    99 – NSP/PR

34. Veuillez me dire si vous êtes entièrement d'accord, plutôt d'accord, plutôt en désaccord ou entièrement en désaccord avec chacune des affirmations suivantes.
LECTURE EN ROTATION DE A-F

a) Il m'arrive souvent d'avoir l'impression que j'ai très peu d'influence sur les choses qui m'arrivent

b) Je pense que je suis le genre de personne qui cède facilement si quelqu'un fait pression sur moi.

c) Je m'efforce de résister aux emballages attrayants et à la publicité qui tente de me faire acheter des choses que je ne veux pas vraiment.

d) Il est très probable que, si un produit est annoncé partout, il s'agira d'un bon produit.

e) La plupart du temps, la publicité est trompeuse.

f) Je m'inquiète beaucoup de ne pas avoir assez d'argent pour vivre confortablement dans l'avenir.

RÉPÉTER L'ÉCHELLE AU BESOIN

01 – Entièrement d'accord
02 – Plutôt d'accord
03 – Plutôt en désaccord
04 – Entièrement en désaccord
NON SUGGÉRÉ
05 – Ni d'accord ni en désaccord
06 – Ça dépend
99 - NSP/PR

35. À présent, je vais lire une courte liste d'impressions et d'expériences que certaines personnes ont connues en tant que consommateurs. Pour chacune d'entre elles, veuillez s'il vous plaît me dire si cela vous est arrivé au cours des derniers mois :
LECTURE EN ROTATION

a) Avoir l'envie irrésistible d'acheter davantage

b) Rechercher des promotions ou des rabais

c) Être à la recherche de nouveaux produits

01 - Oui
02 - Non
03 - NSP/PR

G. Questions démographiques

Pour conclure, j'aimerais vous poser quelques questions qui nous aideront à analyser le sondage. S'il vous plaît, veuillez avoir l'assurance que vos réponses demeureront strictement confidentielles.

A. En quelle année êtes-vous né(e) ?
__ __ __ __ Année
99 - REFUS/PR

B. Êtes-vous né(e) au Canada ou dans un autre pays ?

01 - Au Canada
02 – Un autre pays
99 - REFUS/PR

C. Vous considérez-vous comme appartenant à une minorité visible ?

01 - Oui
02 - Non PASSER À LA Q.E
99 - REFUS/PR PASSER À LA Q.E

D. Pouvez-vous me dire quelles sont vos origines ethniques ou culturelles ?

Groupe	*Comprend*
Autochtone	Amérindien, Inuit, Métis. Même si en partie autochtone seulement, le/la répondant(e) est considéré(e) comme autochtone
Chinois	Chine, Hong Kong, Taiwan
Asie orientale	Japonais, Coréen
Asiatique du Sud/de l'Est	Bangladais, Bengalais, Brunei, Goudjrati, Asiatique de l'Est, Indo-Pakistanais, Maurice, Mayotte, Mongolien, Pakistanais, Punjabi, Ceylanais, Sri Lankais, Tamoul
Asiatique du Sud-Est	Vietnamien, Cambodgien, Malaisien, Laotien, Indonésien, Singapourien, Birman, Cambodgien, Thaïlandais
Philippin	
Noir (Africain, Antillais)	Angolais, Anguillan, Antiguais, Aruba/Antilles néerlandaises, Bahamien, Barbadien, Bélizien, Bénin, Bermudien, Botswanais, Burkina Faso, Burundi, Camerounais, Îles du Cap Vert, Îles Caymans, République centrafricaine, Tchad, Îles Comores, Congo, Commonwealth de la Dominique, Guinée équatoriale, Éthiopien, Gabonais, Gambien, Ghanéen, Grenadien, Guadeloupe, Guinéen, Guinée-Bissau, Guyanais, Haïtien, Ivoirien, Jamaïcain, Kényan, Lesotho, Liberia, Madagascar, Malawien, Malien, Martiniquais/Guyane française, Montserrat, Mozambique, Namibien, Nevisitian, Niger, Nigérien, Rwandais, Saint-Vincentais-et-Grenadin, Sainte-Lucie, Sénégalais, Trinidadais, Tobagan, Antillais, Autre habitant des Caraïbes, Autres Africains
Latino-Américain	Tous les pays d'Amérique centrale et d'Amérique latine, Mexique, Cuba, Puerto Rico
Asie occidentale/Africain du Nord/Arabe	Afghan, Algérien, Arménien, Bahreïn, Bhoutanais, Égyptien, Iranien, Irakien, Israélien, Jordanien, Kurde, Koweïtien, Libanais, Libyen, d'origine maghrebienne, Mauritanien, Marocain, Népalais, Oman, Palestinien, République du Yémen, Arabie saoudite, Syrien, Turc
Îles du Pacifique	Fidjien, Mélanésien, Micronésien, Polynésien, Tonga, Tuvalu, Île de Wake, Samoa-occidental, Samoa américaine, Territoire des îles de la mer de Corail, Kiribati, Nauru, Île Norfolk, Îles Mariannes-du-Nord, Tokelau, Îles Pitcairn, Territoire sous tutelle des Îles du Pacifique, Vanuatu, Île Wallis et Futuna, Îles Cook, Atoll de Johnston, Guam, Îles Midway, Nouvelle-Calédonie
Autres minorités visibles	INSCRIRE _____
Blanc	Minorité non visible
REFUS/PAS DE RÉPONSE	

E. Quel est le niveau de scolarité le plus élevé que vous avez atteint ?
NE PAS LIRE - CODER UNE SEULE RÉPONSE

01 – Une partie du niveau primaire (1re – 6e années)
02 – Niveau primaire terminé (7e ou 8e année)
03 – Une partie du niveau secondaire (9e – 11e années)
04 – Études secondaires terminées (12e ou 13e année ou CPO)
05 – Une partie des études collégiales, professionnelles, école de métier (ou partie du CEGEP)
06 – Terminé les études collégiales, professionnelles, école de métier (ou terminé le CEGEP)
07 – Partie des études universitaires de premier cylce (sans diplôme)
08 – Complété les études universitaires de premier cylce (baccalauréat)
09 – Études universitaires de cylces supérieurs (Maîtrise, Doctorat, etc.)
10 – Aucune scolarité
NON SUGGÉRÉ
99 - NSP/PR

F. Laquelle des expressions suivantes correspond le mieux à votre état civil actuel :
LIRE – CODER UNE SEULE RÉPONSE

01 – Marié(e) ou en couple
02 – Célibataire
03 – Veuf/veuve
04 – Séparé(e) ou
05 – Divorcé(e)
NON SUGGÉRÉ
99 - PR/REFUS

G. S'il y a lieu, combien y a-t-il d'enfants âgés de 18 ans ou moins qui vivent présentement dans votre ménage ou que vous soutenez financièrement ?

__ __ Nombre d'enfants
99 - PR/REFUS

H. Parmi les expressions suivantes, quelle est celle qui décrit le mieux votre statut d'emploi actuel ?
LIRE – SONDER POUR CONNAÎTRE LE NOMBRE D'HEURES À TEMPS PLEIN OU À TEMPS PARTIEL – CODER UNE SEULE RÉPONSE

01 – Travaille à temps plein (30 heures ou plus/semaine)
02 – Travaille à temps partiel
03 – Sans-emploi ou à la recherche de travail
04 – Travailleur(euse) autonome
05 – Personne au foyer à temps plein
06 – Étudiant(e) ou
07 – Retraité(e)
NON SUGGÉRÉ
08 – Pension d'invalidité [PROGRAMMER : IF CODE 08, SELECT 01 AT Q.I AND SKIP TO Q.J]
99 - REFUS

I. Est-ce que vous ou d'autres personnes de votre foyer avez reçu de l'aide sociale ou des allocations de logement au cours des trois dernières années ? [COMPREND LES PENSIONS/PRESTATIONS D'INVALIDITÉ]

01 - Oui
02 - Non
99 - REFUS/PR

J. Est-ce qu'une affection physique ou mentale ou un problème de santé réduit la quantité de travail ou le type d'activités que vous pouvez faire :

SI OUI, SONDER POUR SAVOIR SI CELA SE PRODUIT PARFOIS OU SOUVENT

01 – Oui, parfois
02 – Oui, souvent
03 – Non
99 - NSP/PR

K. À des fins statistiques seulement, nous avons besoin d'information générale sur le revenu de votre ménage. S'il vous plaît, dites-moi laquelle des catégories suivantes correspond au revenu total de votre ménage pour l'année 2006 ?
LIRE - CODER UNE SEULE RÉPONSE

01 – Moins de 30 000 $
02 – 30 000 $ jusqu'à 60 000 $
03 – 60 000 $ jusqu'à 80 000 $
04 – 80 000 $ jusqu'à 100 000 $
05 – Plus de 100 000 $
NON SUGGÉRÉ
99 - NSP/PR/Refus

L. Si vous vous tournez vers l'avenir, dans trois ans, comment votre revenu se comparera-t-il au revenu actuel de votre ménage ? Pensez-vous qu'il sera... ?

01 – Beaucoup plus élevé
02 – Légèrement plus élevé
03 – Semblable
04 – Légèrement plus faible
05 – Beaucoup plus faible
NON SUGGÉRÉ
99 - NSP/PR

M. Et, si vous réfléchissez un peu à la dette personnelle sur laquelle vous versez des paiements d'intérêts soit les dettes que vous remboursez chaque mois pour des choses telles que des hypothèques, des cartes de crédit, des emprunts personnels ou des prêts-autos. Diriez-vous que le montant de la dette que vous avez à l'heure actuelle ....
LIRE EN SÉQUENCE

01 – Est supérieur à ce que vous pouvez vous permettre financièrement
02 – Correspond à ce que vous pouvez vous permettre financièrement ...ou...
03 – Vous pourriez vous permettre d'accumuler plus de dettes que vous n'en avez à l'heure actuelle
NON SUGGÉRÉ
04- N'a pas de dette personnelle
99 - NSP/PR

N. Et, pour mieux comprendre comment les résultats varient en fonction des régions, puis-je avoir les 6 caractères de votre code postal ?
ACCEPTER LES TROIS PREMIERS CARACTÈRES SI C'EST TOUT CE QUE LA/LA RÉPONDANT(E) EST DISPOSÉ(E) À DONNER

__ __ __ __ __ __
999999 - NSP/PR

Voilà qui termine le sondage. Au nom du gouvernement du Canada, merci beaucoup de votre temps et de votre collaboration.

Si mon/ma superviseur(e) veut vérifier que j'ai effectué cette interview, puis-je avoir votre prénom ?

Prénom : _____

SI LE/LA RÉPONDANT(E) DEMANDE DES RENSEIGNEMENST À PROPOS DE CE SONDAGE : vous pouvez obtenir plus de renseignements à propos de cette recherche en communiquant sans frais avec le Centre des renseignements du Bureau de la concurrence du Canada au numéro 1-800-348-5358.

SI DEMANDÉ : POUR SIGNALER UNE FRAUDE, VOUS POUVEZ COMMUNIQUER AVEC PHONEBUSTERS AU NUMÉRO 1-888-495-8501 OU PAR COURRIEL À L'ADRESSE info@phonebusters.com. CE SERVICE EST DISPONIBLE EN FRANÇAIS ET EN ANGLAIS.

INSCRIRE :

O. Sexe

01 - Homme
02 - Femme

P. Langue de l'interview

01 - Anglais
02 - Français

Q. Province

01 – Terre-Neuve
02 – Île-du-Prince-Édouard
03 – Nouvelle-Écosse
04 – Nouveau- Brunswick
05 – Québec
06 – Ontario
07 – Manitoba
08 – Saskatchewan
09 – Alberta
10 – Colombie-Britannique
11 –Territoires du Nord-Ouest
12 - Yukon
13 - Nunavut

R. Taille de la collectivité

01 - Un million ou +
02 – 100 000 jusqu'à un million
03 - 10 000 jusqu'à 100 000
04 - 5 000 jusqu'à 10 000
05 – Moins de 5 000